

**Florida Hurricane Catastrophe Fund
Proposed 2012 Rates
Presented to the
State Board of Administration of Florida
March 22, 2012**



PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$0 - \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1475 | 0.1377 | 0.1050 | 0.0759 | 0.0551 | 0.0421 | 0.1125 |
| 2 | 0.2441 | 0.2279 | 0.1738 | 0.1256 | 0.0911 | 0.0696 | 0.1862 |
| 3 | 0.3424 | 0.3197 | 0.2438 | 0.1762 | 0.1279 | 0.0977 | 0.2612 |
| 4 | 0.4492 | 0.4194 | 0.3198 | 0.2311 | 0.1677 | 0.1282 | 0.3427 |
| 5 | 0.5647 | 0.5272 | 0.4021 | 0.2905 | 0.2108 | 0.1611 | 0.4308 |
| 6 | 0.6891 | 0.6433 | 0.4907 | 0.3545 | 0.2573 | 0.1966 | 0.5257 |
| 7 | 0.8228 | 0.7681 | 0.5859 | 0.4233 | 0.3072 | 0.2348 | 0.6277 |
| 8 | 0.9661 | 0.9019 | 0.6879 | 0.4970 | 0.3607 | 0.2756 | 0.7370 |
| 9 | 1.1194 | 1.0450 | 0.7970 | 0.5759 | 0.4180 | 0.3194 | 0.8539 |
| 10 | 1.2831 | 1.1978 | 0.9136 | 0.6601 | 0.4791 | 0.3661 | 0.9788 |
| 11 | 1.4576 | 1.3607 | 1.0378 | 0.7498 | 0.5442 | 0.4159 | 1.1119 |
| 12 | 1.6435 | 1.5342 | 1.1701 | 0.8454 | 0.6136 | 0.4689 | 1.2536 |
| 13 | 1.8412 | 1.7188 | 1.3109 | 0.9471 | 0.6874 | 0.5253 | 1.4044 |
| 14 | 2.0513 | 1.9150 | 1.4605 | 1.0552 | 0.7659 | 0.5852 | 1.5647 |
| 15 | 2.2745 | 2.1233 | 1.6194 | 1.1700 | 0.8492 | 0.6489 | 1.7350 |
| 16 | 2.5114 | 2.3445 | 1.7881 | 1.2919 | 0.9377 | 0.7165 | 1.9157 |
| 17 | 2.7628 | 2.5792 | 1.9671 | 1.4212 | 1.0315 | 0.7882 | 2.1075 |
| 18 | 3.0294 | 2.8280 | 2.1569 | 1.5584 | 1.1311 | 0.8643 | 2.3108 |
| 19 | 3.3120 | 3.0918 | 2.3581 | 1.7037 | 1.2366 | 0.9449 | 2.5264 |
| 20 | 3.6113 | 3.3713 | 2.5713 | 1.8577 | 1.3483 | 1.0303 | 2.7547 |
| 21 | 3.9283 | 3.6672 | 2.7970 | 2.0208 | 1.4667 | 1.1208 | 2.9965 |
| 22 | 4.2638 | 3.9804 | 3.0358 | 2.1934 | 1.5919 | 1.2165 | 3.2524 |
| 23 | 4.6186 | 4.3116 | 3.2884 | 2.3759 | 1.7244 | 1.3177 | 3.5230 |
| 24 | 4.9934 | 4.6615 | 3.5553 | 2.5687 | 1.8643 | 1.4246 | 3.8089 |
| 25 | 5.3889 | 5.0307 | 3.8369 | 2.7722 | 2.0120 | 1.5375 | 4.1106 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1386 | 0.1294 | 0.0987 | 0.0713 | 0.0518 | 0.0396 | 0.1057 |
| 2 | 0.2295 | 0.2142 | 0.1634 | 0.1181 | 0.0857 | 0.0655 | 0.1750 |
| 3 | 0.3219 | 0.3005 | 0.2292 | 0.1656 | 0.1202 | 0.0918 | 0.2456 |
| 4 | 0.4223 | 0.3943 | 0.3007 | 0.2173 | 0.1577 | 0.1205 | 0.3222 |
| 5 | 0.5309 | 0.4956 | 0.3780 | 0.2731 | 0.1982 | 0.1515 | 0.4050 |
| 6 | 0.6479 | 0.6048 | 0.4613 | 0.3333 | 0.2419 | 0.1848 | 0.4942 |
| 7 | 0.7736 | 0.7222 | 0.5508 | 0.3979 | 0.2888 | 0.2207 | 0.5901 |
| 8 | 0.9083 | 0.8479 | 0.6467 | 0.4672 | 0.3391 | 0.2591 | 0.6928 |
| 9 | 1.0524 | 0.9825 | 0.7493 | 0.5414 | 0.3929 | 0.3003 | 0.8028 |
| 10 | 1.2063 | 1.1261 | 0.8589 | 0.6205 | 0.4504 | 0.3442 | 0.9202 |
| 11 | 1.3704 | 1.2793 | 0.9757 | 0.7049 | 0.5116 | 0.3910 | 1.0453 |
| 12 | 1.5451 | 1.4424 | 1.1001 | 0.7948 | 0.5769 | 0.4408 | 1.1786 |
| 13 | 1.7309 | 1.6159 | 1.2324 | 0.8904 | 0.6463 | 0.4938 | 1.3203 |
| 14 | 1.9285 | 1.8003 | 1.3731 | 0.9920 | 0.7200 | 0.5502 | 1.4710 |
| 15 | 2.1383 | 1.9962 | 1.5225 | 1.1000 | 0.7984 | 0.6101 | 1.6311 |
| 16 | 2.3611 | 2.2041 | 1.6811 | 1.2146 | 0.8815 | 0.6736 | 1.8010 |
| 17 | 2.5974 | 2.4247 | 1.8493 | 1.3361 | 0.9698 | 0.7410 | 1.9813 |
| 18 | 2.8480 | 2.6587 | 2.0278 | 1.4651 | 1.0633 | 0.8125 | 2.1725 |
| 19 | 3.1137 | 2.9067 | 2.2169 | 1.6017 | 1.1625 | 0.8883 | 2.3751 |
| 20 | 3.3951 | 3.1694 | 2.4173 | 1.7465 | 1.2676 | 0.9686 | 2.5898 |
| 21 | 3.6931 | 3.4476 | 2.6295 | 1.8998 | 1.3789 | 1.0537 | 2.8171 |
| 22 | 4.0085 | 3.7421 | 2.8540 | 2.0620 | 1.4966 | 1.1436 | 3.0577 |
| 23 | 4.3420 | 4.0534 | 3.0915 | 2.2336 | 1.6212 | 1.2388 | 3.3121 |
| 24 | 4.6944 | 4.3824 | 3.3424 | 2.4149 | 1.7527 | 1.3393 | 3.5809 |
| 25 | 5.0662 | 4.7295 | 3.6072 | 2.6062 | 1.8916 | 1.4454 | 3.8645 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1312 | 0.1225 | 0.0934 | 0.0675 | 0.0490 | 0.0374 | 0.1001 |
| 2 | 0.2172 | 0.2028 | 0.1547 | 0.1117 | 0.0811 | 0.0620 | 0.1657 |
| 3 | 0.3047 | 0.2845 | 0.2170 | 0.1568 | 0.1138 | 0.0869 | 0.2324 |
| 4 | 0.3997 | 0.3732 | 0.2846 | 0.2056 | 0.1492 | 0.1140 | 0.3049 |
| 5 | 0.5025 | 0.4691 | 0.3578 | 0.2585 | 0.1876 | 0.1434 | 0.3833 |
| 6 | 0.6132 | 0.5725 | 0.4366 | 0.3154 | 0.2290 | 0.1750 | 0.4678 |
| 7 | 0.7322 | 0.6835 | 0.5213 | 0.3767 | 0.2734 | 0.2089 | 0.5585 |
| 8 | 0.8597 | 0.8026 | 0.6121 | 0.4423 | 0.3210 | 0.2453 | 0.6558 |
| 9 | 0.9961 | 0.9299 | 0.7092 | 0.5124 | 0.3719 | 0.2842 | 0.7598 |
| 10 | 1.1418 | 1.0659 | 0.8129 | 0.5873 | 0.4263 | 0.3257 | 0.8709 |
| 11 | 1.2970 | 1.2108 | 0.9235 | 0.6672 | 0.4843 | 0.3700 | 0.9894 |
| 12 | 1.4624 | 1.3652 | 1.0412 | 0.7523 | 0.5460 | 0.4172 | 1.1155 |
| 13 | 1.6383 | 1.5294 | 1.1665 | 0.8428 | 0.6117 | 0.4674 | 1.2497 |
| 14 | 1.8253 | 1.7040 | 1.2996 | 0.9390 | 0.6815 | 0.5208 | 1.3923 |
| 15 | 2.0239 | 1.8894 | 1.4410 | 1.0411 | 0.7557 | 0.5774 | 1.5438 |
| 16 | 2.2348 | 2.0862 | 1.5911 | 1.1496 | 0.8344 | 0.6376 | 1.7047 |
| 17 | 2.4584 | 2.2950 | 1.7504 | 1.2647 | 0.9179 | 0.7014 | 1.8753 |
| 18 | 2.6956 | 2.5165 | 1.9193 | 1.3867 | 1.0065 | 0.7691 | 2.0562 |
| 19 | 2.9471 | 2.7512 | 2.0983 | 1.5160 | 1.1003 | 0.8408 | 2.2480 |
| 20 | 3.2135 | 2.9999 | 2.2880 | 1.6531 | 1.1998 | 0.9168 | 2.4512 |
| 21 | 3.4955 | 3.2632 | 2.4888 | 1.7982 | 1.3051 | 0.9973 | 2.6664 |
| 22 | 3.7941 | 3.5419 | 2.7014 | 1.9517 | 1.4166 | 1.0825 | 2.8941 |
| 23 | 4.1097 | 3.8366 | 2.9261 | 2.1141 | 1.5344 | 1.1725 | 3.1349 |
| 24 | 4.4433 | 4.1479 | 3.1636 | 2.2857 | 1.6589 | 1.2677 | 3.3893 |
| 25 | 4.7952 | 4.4765 | 3.4142 | 2.4667 | 1.7904 | 1.3681 | 3.6578 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1165 | 0.1087 | 0.0829 | 0.0599 | 0.0435 | 0.0332 | 0.0888 |
| 2 | 0.1928 | 0.1800 | 0.1373 | 0.0992 | 0.0720 | 0.0550 | 0.1471 |
| 3 | 0.2705 | 0.2525 | 0.1926 | 0.1391 | 0.1010 | 0.0772 | 0.2063 |
| 4 | 0.3548 | 0.3313 | 0.2526 | 0.1825 | 0.1325 | 0.1012 | 0.2707 |
| 5 | 0.4460 | 0.4164 | 0.3176 | 0.2295 | 0.1665 | 0.1273 | 0.3402 |
| 6 | 0.5443 | 0.5082 | 0.3876 | 0.2800 | 0.2032 | 0.1553 | 0.4152 |
| 7 | 0.6499 | 0.6067 | 0.4628 | 0.3343 | 0.2427 | 0.1854 | 0.4958 |
| 8 | 0.7631 | 0.7124 | 0.5434 | 0.3926 | 0.2849 | 0.2177 | 0.5821 |
| 9 | 0.8842 | 0.8254 | 0.6296 | 0.4549 | 0.3301 | 0.2523 | 0.6745 |
| 10 | 1.0135 | 0.9461 | 0.7216 | 0.5214 | 0.3784 | 0.2892 | 0.7731 |
| 11 | 1.1514 | 1.0748 | 0.8198 | 0.5923 | 0.4299 | 0.3285 | 0.8782 |
| 12 | 1.2981 | 1.2119 | 0.9243 | 0.6678 | 0.4847 | 0.3704 | 0.9902 |
| 13 | 1.4543 | 1.3576 | 1.0355 | 0.7481 | 0.5430 | 0.4149 | 1.1093 |
| 14 | 1.6203 | 1.5126 | 1.1536 | 0.8335 | 0.6050 | 0.4623 | 1.2359 |
| 15 | 1.7966 | 1.6772 | 1.2792 | 0.9242 | 0.6708 | 0.5126 | 1.3704 |
| 16 | 1.9837 | 1.8519 | 1.4124 | 1.0205 | 0.7407 | 0.5660 | 1.5132 |
| 17 | 2.1823 | 2.0372 | 1.5538 | 1.1226 | 0.8148 | 0.6226 | 1.6646 |
| 18 | 2.3929 | 2.2338 | 1.7037 | 1.2309 | 0.8934 | 0.6827 | 1.8253 |
| 19 | 2.6160 | 2.4422 | 1.8626 | 1.3457 | 0.9767 | 0.7464 | 1.9955 |
| 20 | 2.8525 | 2.6629 | 2.0310 | 1.4674 | 1.0650 | 0.8138 | 2.1759 |
| 21 | 3.1029 | 2.8967 | 2.2093 | 1.5962 | 1.1585 | 0.8853 | 2.3669 |
| 22 | 3.3679 | 3.1440 | 2.3979 | 1.7325 | 1.2574 | 0.9609 | 2.5690 |
| 23 | 3.6481 | 3.4056 | 2.5974 | 1.8767 | 1.3621 | 1.0408 | 2.7828 |
| 24 | 3.9442 | 3.6820 | 2.8082 | 2.0289 | 1.4726 | 1.1253 | 3.0086 |
| 25 | 4.2566 | 3.9737 | 3.0307 | 2.1897 | 1.5893 | 1.2144 | 3.2469 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1332 | 0.1243 | 0.0948 | 0.0685 | 0.0497 | 0.0380 | 0.1016 |
| 2 | 0.2205 | 0.2058 | 0.1570 | 0.1134 | 0.0823 | 0.0629 | 0.1682 |
| 3 | 0.3093 | 0.2888 | 0.2202 | 0.1591 | 0.1155 | 0.0883 | 0.2360 |
| 4 | 0.4058 | 0.3788 | 0.2889 | 0.2087 | 0.1515 | 0.1158 | 0.3095 |
| 5 | 0.5101 | 0.4762 | 0.3632 | 0.2624 | 0.1904 | 0.1455 | 0.3891 |
| 6 | 0.6225 | 0.5811 | 0.4432 | 0.3202 | 0.2324 | 0.1776 | 0.4748 |
| 7 | 0.7433 | 0.6939 | 0.5292 | 0.3823 | 0.2775 | 0.2121 | 0.5670 |
| 8 | 0.8727 | 0.8147 | 0.6214 | 0.4489 | 0.3258 | 0.2490 | 0.6657 |
| 9 | 1.0112 | 0.9440 | 0.7200 | 0.5202 | 0.3775 | 0.2885 | 0.7713 |
| 10 | 1.1590 | 1.0820 | 0.8252 | 0.5962 | 0.4327 | 0.3307 | 0.8841 |
| 11 | 1.3167 | 1.2291 | 0.9375 | 0.6773 | 0.4916 | 0.3756 | 1.0043 |
| 12 | 1.4845 | 1.3859 | 1.0570 | 0.7637 | 0.5543 | 0.4235 | 1.1324 |
| 13 | 1.6631 | 1.5526 | 1.1841 | 0.8555 | 0.6209 | 0.4745 | 1.2686 |
| 14 | 1.8529 | 1.7298 | 1.3193 | 0.9532 | 0.6918 | 0.5286 | 1.4134 |
| 15 | 2.0545 | 1.9180 | 1.4628 | 1.0569 | 0.7671 | 0.5862 | 1.5672 |
| 16 | 2.2686 | 2.1178 | 1.6152 | 1.1670 | 0.8470 | 0.6472 | 1.7305 |
| 17 | 2.4956 | 2.3297 | 1.7769 | 1.2838 | 0.9318 | 0.7120 | 1.9037 |
| 18 | 2.7364 | 2.5545 | 1.9483 | 1.4077 | 1.0217 | 0.7807 | 2.0873 |
| 19 | 2.9917 | 2.7928 | 2.1301 | 1.5390 | 1.1170 | 0.8535 | 2.2820 |
| 20 | 3.2621 | 3.0452 | 2.3226 | 1.6781 | 1.2179 | 0.9307 | 2.4883 |
| 21 | 3.5484 | 3.3126 | 2.5265 | 1.8254 | 1.3248 | 1.0124 | 2.7067 |
| 22 | 3.8515 | 3.5954 | 2.7422 | 1.9813 | 1.4380 | 1.0988 | 2.9379 |
| 23 | 4.1719 | 3.8946 | 2.9704 | 2.1461 | 1.5576 | 1.1902 | 3.1823 |
| 24 | 4.5105 | 4.2107 | 3.2114 | 2.3203 | 1.6840 | 1.2868 | 3.4406 |
| 25 | 4.8678 | 4.5442 | 3.4658 | 2.5041 | 1.8174 | 1.3888 | 3.7131 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1223 | 0.1142 | 0.0871 | 0.0629 | 0.0457 | 0.0349 | 0.0933 |
| 2 | 0.2025 | 0.1891 | 0.1442 | 0.1042 | 0.0756 | 0.0578 | 0.1545 |
| 3 | 0.2841 | 0.2652 | 0.2023 | 0.1462 | 0.1061 | 0.0811 | 0.2167 |
| 4 | 0.3727 | 0.3480 | 0.2654 | 0.1917 | 0.1392 | 0.1063 | 0.2843 |
| 5 | 0.4685 | 0.4374 | 0.3336 | 0.2410 | 0.1749 | 0.1337 | 0.3574 |
| 6 | 0.5718 | 0.5338 | 0.4071 | 0.2941 | 0.2135 | 0.1631 | 0.4362 |
| 7 | 0.6827 | 0.6373 | 0.4861 | 0.3512 | 0.2549 | 0.1948 | 0.5208 |
| 8 | 0.8016 | 0.7483 | 0.5707 | 0.4124 | 0.2993 | 0.2287 | 0.6115 |
| 9 | 0.9288 | 0.8671 | 0.6613 | 0.4778 | 0.3468 | 0.2650 | 0.7085 |
| 10 | 1.0646 | 0.9938 | 0.7580 | 0.5477 | 0.3975 | 0.3037 | 0.8121 |
| 11 | 1.2094 | 1.1290 | 0.8611 | 0.6221 | 0.4515 | 0.3450 | 0.9225 |
| 12 | 1.3636 | 1.2729 | 0.9709 | 0.7015 | 0.5091 | 0.3890 | 1.0401 |
| 13 | 1.5276 | 1.4261 | 1.0877 | 0.7858 | 0.5704 | 0.4358 | 1.1653 |
| 14 | 1.7020 | 1.5888 | 1.2118 | 0.8755 | 0.6355 | 0.4856 | 1.2983 |
| 15 | 1.8872 | 1.7617 | 1.3437 | 0.9708 | 0.7046 | 0.5384 | 1.4395 |
| 16 | 2.0837 | 1.9452 | 1.4836 | 1.0719 | 0.7780 | 0.5945 | 1.5895 |
| 17 | 2.2923 | 2.1399 | 1.6321 | 1.1792 | 0.8559 | 0.6540 | 1.7486 |
| 18 | 2.5135 | 2.3464 | 1.7896 | 1.2930 | 0.9384 | 0.7171 | 1.9173 |
| 19 | 2.7479 | 2.5653 | 1.9565 | 1.4136 | 1.0260 | 0.7840 | 2.0961 |
| 20 | 2.9963 | 2.7972 | 2.1334 | 1.5414 | 1.1187 | 0.8549 | 2.2856 |
| 21 | 3.2593 | 3.0427 | 2.3206 | 1.6767 | 1.2169 | 0.9299 | 2.4862 |
| 22 | 3.5377 | 3.3025 | 2.5188 | 1.8199 | 1.3208 | 1.0093 | 2.6985 |
| 23 | 3.8320 | 3.5773 | 2.7284 | 1.9713 | 1.4307 | 1.0933 | 2.9231 |
| 24 | 4.1430 | 3.8676 | 2.9498 | 2.1312 | 1.5468 | 1.1820 | 3.1603 |
| 25 | 4.4712 | 4.1740 | 3.1835 | 2.3001 | 1.6694 | 1.2756 | 3.4106 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1139 | 0.1063 | 0.0811 | 0.0586 | 0.0425 | 0.0325 | 0.0869 |
| 2 | 0.1885 | 0.1760 | 0.1342 | 0.0970 | 0.0704 | 0.0538 | 0.1438 |
| 3 | 0.2645 | 0.2469 | 0.1883 | 0.1361 | 0.0988 | 0.0755 | 0.2018 |
| 4 | 0.3470 | 0.3239 | 0.2470 | 0.1785 | 0.1295 | 0.0990 | 0.2647 |
| 5 | 0.4362 | 0.4072 | 0.3105 | 0.2244 | 0.1628 | 0.1244 | 0.3327 |
| 6 | 0.5323 | 0.4969 | 0.3790 | 0.2738 | 0.1987 | 0.1519 | 0.4060 |
| 7 | 0.6355 | 0.5933 | 0.4525 | 0.3269 | 0.2373 | 0.1813 | 0.4848 |
| 8 | 0.7462 | 0.6966 | 0.5313 | 0.3839 | 0.2786 | 0.2129 | 0.5692 |
| 9 | 0.8646 | 0.8072 | 0.6156 | 0.4448 | 0.3228 | 0.2467 | 0.6595 |
| 10 | 0.9910 | 0.9252 | 0.7056 | 0.5098 | 0.3700 | 0.2827 | 0.7560 |
| 11 | 1.1258 | 1.0510 | 0.8016 | 0.5792 | 0.4203 | 0.3212 | 0.8588 |
| 12 | 1.2694 | 1.1850 | 0.9038 | 0.6530 | 0.4739 | 0.3622 | 0.9683 |
| 13 | 1.4221 | 1.3275 | 1.0125 | 0.7315 | 0.5309 | 0.4057 | 1.0848 |
| 14 | 1.5844 | 1.4791 | 1.1281 | 0.8150 | 0.5915 | 0.4520 | 1.2086 |
| 15 | 1.7568 | 1.6400 | 1.2508 | 0.9037 | 0.6559 | 0.5012 | 1.3401 |
| 16 | 1.9398 | 1.8108 | 1.3811 | 0.9979 | 0.7242 | 0.5534 | 1.4797 |
| 17 | 2.1339 | 1.9921 | 1.5194 | 1.0977 | 0.7967 | 0.6088 | 1.6278 |
| 18 | 2.3398 | 2.1843 | 1.6660 | 1.2037 | 0.8736 | 0.6676 | 1.7848 |
| 19 | 2.5581 | 2.3880 | 1.8213 | 1.3159 | 0.9551 | 0.7298 | 1.9513 |
| 20 | 2.7893 | 2.6039 | 1.9860 | 1.4349 | 1.0414 | 0.7958 | 2.1277 |
| 21 | 3.0341 | 2.8325 | 2.1603 | 1.5608 | 1.1328 | 0.8656 | 2.3144 |
| 22 | 3.2933 | 3.0744 | 2.3448 | 1.6941 | 1.2296 | 0.9396 | 2.5121 |
| 23 | 3.5673 | 3.3301 | 2.5399 | 1.8351 | 1.3319 | 1.0177 | 2.7211 |
| 24 | 3.8568 | 3.6004 | 2.7460 | 1.9840 | 1.4400 | 1.1003 | 2.9419 |
| 25 | 4.1623 | 3.8856 | 2.9635 | 2.1411 | 1.5540 | 1.1875 | 3.1750 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1070 | 0.0999 | 0.0762 | 0.0550 | 0.0399 | 0.0305 | 0.0816 |
| 2 | 0.1771 | 0.1653 | 0.1261 | 0.0911 | 0.0661 | 0.0505 | 0.1351 |
| 3 | 0.2485 | 0.2320 | 0.1769 | 0.1278 | 0.0928 | 0.0709 | 0.1895 |
| 4 | 0.3260 | 0.3043 | 0.2321 | 0.1677 | 0.1217 | 0.0930 | 0.2486 |
| 5 | 0.4097 | 0.3825 | 0.2917 | 0.2108 | 0.1530 | 0.1169 | 0.3125 |
| 6 | 0.5000 | 0.4668 | 0.3560 | 0.2572 | 0.1867 | 0.1427 | 0.3814 |
| 7 | 0.5970 | 0.5573 | 0.4251 | 0.3071 | 0.2229 | 0.1703 | 0.4554 |
| 8 | 0.7010 | 0.6544 | 0.4991 | 0.3606 | 0.2617 | 0.2000 | 0.5347 |
| 9 | 0.8122 | 0.7583 | 0.5783 | 0.4178 | 0.3033 | 0.2317 | 0.6196 |
| 10 | 0.9310 | 0.8691 | 0.6629 | 0.4789 | 0.3476 | 0.2656 | 0.7102 |
| 11 | 1.0576 | 0.9873 | 0.7530 | 0.5441 | 0.3949 | 0.3017 | 0.8068 |
| 12 | 1.1925 | 1.1132 | 0.8490 | 0.6134 | 0.4452 | 0.3402 | 0.9096 |
| 13 | 1.3359 | 1.2471 | 0.9512 | 0.6872 | 0.4988 | 0.3811 | 1.0190 |
| 14 | 1.4884 | 1.3895 | 1.0597 | 0.7657 | 0.5557 | 0.4246 | 1.1353 |
| 15 | 1.6503 | 1.5406 | 1.1750 | 0.8490 | 0.6162 | 0.4708 | 1.2589 |
| 16 | 1.8222 | 1.7011 | 1.2974 | 0.9374 | 0.6804 | 0.5199 | 1.3900 |
| 17 | 2.0046 | 1.8714 | 1.4273 | 1.0312 | 0.7485 | 0.5719 | 1.5291 |
| 18 | 2.1981 | 2.0520 | 1.5650 | 1.1307 | 0.8207 | 0.6271 | 1.6767 |
| 19 | 2.4031 | 2.2434 | 1.7110 | 1.2362 | 0.8972 | 0.6856 | 1.8331 |
| 20 | 2.6203 | 2.4461 | 1.8656 | 1.3479 | 0.9783 | 0.7476 | 1.9988 |
| 21 | 2.8503 | 2.6609 | 2.0294 | 1.4663 | 1.0642 | 0.8132 | 2.1742 |
| 22 | 3.0937 | 2.8881 | 2.2027 | 1.5915 | 1.1551 | 0.8826 | 2.3599 |
| 23 | 3.3511 | 3.1284 | 2.3860 | 1.7239 | 1.2512 | 0.9561 | 2.5562 |
| 24 | 3.6231 | 3.3823 | 2.5796 | 1.8638 | 1.3527 | 1.0337 | 2.7637 |
| 25 | 3.9101 | 3.6502 | 2.7840 | 2.0114 | 1.4599 | 1.1156 | 2.9826 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1009 | 0.0942 | 0.0718 | 0.0519 | 0.0377 | 0.0288 | 0.0769 |
| 2 | 0.1670 | 0.1559 | 0.1189 | 0.0859 | 0.0623 | 0.0476 | 0.1274 |
| 3 | 0.2343 | 0.2187 | 0.1668 | 0.1205 | 0.0875 | 0.0668 | 0.1787 |
| 4 | 0.3073 | 0.2869 | 0.2188 | 0.1581 | 0.1147 | 0.0877 | 0.2344 |
| 5 | 0.3863 | 0.3606 | 0.2751 | 0.1987 | 0.1442 | 0.1102 | 0.2947 |
| 6 | 0.4715 | 0.4401 | 0.3357 | 0.2425 | 0.1760 | 0.1345 | 0.3596 |
| 7 | 0.5629 | 0.5255 | 0.4008 | 0.2896 | 0.2102 | 0.1606 | 0.4294 |
| 8 | 0.6610 | 0.6170 | 0.4706 | 0.3400 | 0.2468 | 0.1886 | 0.5042 |
| 9 | 0.7658 | 0.7149 | 0.5453 | 0.3940 | 0.2859 | 0.2185 | 0.5842 |
| 10 | 0.8778 | 0.8195 | 0.6250 | 0.4516 | 0.3277 | 0.2504 | 0.6696 |
| 11 | 0.9972 | 0.9309 | 0.7100 | 0.5130 | 0.3723 | 0.2845 | 0.7607 |
| 12 | 1.1243 | 1.0496 | 0.8005 | 0.5784 | 0.4198 | 0.3208 | 0.8576 |
| 13 | 1.2596 | 1.1759 | 0.8968 | 0.6480 | 0.4703 | 0.3594 | 0.9608 |
| 14 | 1.4034 | 1.3101 | 0.9992 | 0.7219 | 0.5240 | 0.4004 | 1.0705 |
| 15 | 1.5561 | 1.4526 | 1.1079 | 0.8005 | 0.5810 | 0.4439 | 1.1870 |
| 16 | 1.7181 | 1.6039 | 1.2233 | 0.8838 | 0.6415 | 0.4902 | 1.3106 |
| 17 | 1.8901 | 1.7645 | 1.3458 | 0.9723 | 0.7057 | 0.5393 | 1.4418 |
| 18 | 2.0725 | 1.9347 | 1.4756 | 1.0661 | 0.7738 | 0.5913 | 1.5809 |
| 19 | 2.2658 | 2.1152 | 1.6132 | 1.1656 | 0.8460 | 0.6464 | 1.7284 |
| 20 | 2.4706 | 2.3064 | 1.7591 | 1.2709 | 0.9224 | 0.7049 | 1.8846 |
| 21 | 2.6875 | 2.5088 | 1.9135 | 1.3825 | 1.0034 | 0.7667 | 2.0500 |
| 22 | 2.9170 | 2.7231 | 2.0769 | 1.5006 | 1.0891 | 0.8322 | 2.2251 |
| 23 | 3.1597 | 2.9497 | 2.2497 | 1.6254 | 1.1797 | 0.9015 | 2.4102 |
| 24 | 3.4161 | 3.1890 | 2.4323 | 1.7573 | 1.2755 | 0.9746 | 2.6058 |
| 25 | 3.6867 | 3.4417 | 2.6249 | 1.8965 | 1.3765 | 1.0518 | 2.8122 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0957 | 0.0893 | 0.0681 | 0.0492 | 0.0357 | 0.0273 | 0.0730 |
| 2 | 0.1584 | 0.1479 | 0.1128 | 0.0815 | 0.0591 | 0.0452 | 0.1208 |
| 3 | 0.2222 | 0.2075 | 0.1582 | 0.1143 | 0.0830 | 0.0634 | 0.1695 |
| 4 | 0.2915 | 0.2722 | 0.2076 | 0.1500 | 0.1088 | 0.0832 | 0.2224 |
| 5 | 0.3665 | 0.3421 | 0.2609 | 0.1885 | 0.1368 | 0.1046 | 0.2795 |
| 6 | 0.4472 | 0.4175 | 0.3184 | 0.2301 | 0.1670 | 0.1276 | 0.3411 |
| 7 | 0.5340 | 0.4985 | 0.3802 | 0.2747 | 0.1994 | 0.1523 | 0.4073 |
| 8 | 0.6270 | 0.5853 | 0.4464 | 0.3225 | 0.2341 | 0.1789 | 0.4783 |
| 9 | 0.7265 | 0.6782 | 0.5172 | 0.3737 | 0.2712 | 0.2073 | 0.5542 |
| 10 | 0.8327 | 0.7773 | 0.5929 | 0.4284 | 0.3109 | 0.2376 | 0.6352 |
| 11 | 0.9459 | 0.8831 | 0.6735 | 0.4866 | 0.3532 | 0.2699 | 0.7216 |
| 12 | 1.0666 | 0.9957 | 0.7594 | 0.5487 | 0.3982 | 0.3043 | 0.8136 |
| 13 | 1.1949 | 1.1154 | 0.8507 | 0.6147 | 0.4461 | 0.3409 | 0.9114 |
| 14 | 1.3312 | 1.2427 | 0.9478 | 0.6848 | 0.4970 | 0.3798 | 1.0155 |
| 15 | 1.4761 | 1.3780 | 1.0510 | 0.7593 | 0.5511 | 0.4211 | 1.1259 |
| 16 | 1.6298 | 1.5215 | 1.1604 | 0.8384 | 0.6085 | 0.4650 | 1.2432 |
| 17 | 1.7930 | 1.6738 | 1.2766 | 0.9223 | 0.6694 | 0.5115 | 1.3677 |
| 18 | 1.9660 | 1.8353 | 1.3998 | 1.0113 | 0.7340 | 0.5609 | 1.4996 |
| 19 | 2.1493 | 2.0065 | 1.5303 | 1.1057 | 0.8025 | 0.6132 | 1.6395 |
| 20 | 2.3436 | 2.1878 | 1.6687 | 1.2056 | 0.8750 | 0.6686 | 1.7877 |
| 21 | 2.5493 | 2.3799 | 1.8151 | 1.3114 | 0.9518 | 0.7273 | 1.9446 |
| 22 | 2.7671 | 2.5831 | 1.9701 | 1.4234 | 1.0331 | 0.7894 | 2.1107 |
| 23 | 2.9973 | 2.7981 | 2.1341 | 1.5419 | 1.1191 | 0.8551 | 2.2863 |
| 24 | 3.2405 | 3.0251 | 2.3072 | 1.6670 | 1.2099 | 0.9245 | 2.4719 |
| 25 | 3.4972 | 3.2647 | 2.4900 | 1.7990 | 1.3057 | 0.9978 | 2.6677 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0910 | 0.0850 | 0.0648 | 0.0468 | 0.0340 | 0.0260 | 0.0694 |
| 2 | 0.1507 | 0.1407 | 0.1073 | 0.0775 | 0.0563 | 0.0430 | 0.1149 |
| 3 | 0.2114 | 0.1973 | 0.1505 | 0.1087 | 0.0789 | 0.0603 | 0.1612 |
| 4 | 0.2773 | 0.2588 | 0.1974 | 0.1426 | 0.1035 | 0.0791 | 0.2115 |
| 5 | 0.3486 | 0.3254 | 0.2482 | 0.1793 | 0.1301 | 0.0994 | 0.2659 |
| 6 | 0.4254 | 0.3971 | 0.3029 | 0.2188 | 0.1588 | 0.1214 | 0.3245 |
| 7 | 0.5079 | 0.4741 | 0.3616 | 0.2613 | 0.1896 | 0.1449 | 0.3874 |
| 8 | 0.5963 | 0.5567 | 0.4246 | 0.3068 | 0.2227 | 0.1701 | 0.4549 |
| 9 | 0.6910 | 0.6450 | 0.4920 | 0.3554 | 0.2580 | 0.1971 | 0.5271 |
| 10 | 0.7920 | 0.7393 | 0.5639 | 0.4074 | 0.2957 | 0.2260 | 0.6041 |
| 11 | 0.8997 | 0.8399 | 0.6406 | 0.4628 | 0.3359 | 0.2567 | 0.6863 |
| 12 | 1.0144 | 0.9470 | 0.7223 | 0.5218 | 0.3787 | 0.2894 | 0.7738 |
| 13 | 1.1364 | 1.0609 | 0.8091 | 0.5846 | 0.4243 | 0.3242 | 0.8669 |
| 14 | 1.2661 | 1.1820 | 0.9015 | 0.6513 | 0.4727 | 0.3612 | 0.9658 |
| 15 | 1.4039 | 1.3106 | 0.9996 | 0.7222 | 0.5242 | 0.4005 | 1.0709 |
| 16 | 1.5502 | 1.4471 | 1.1037 | 0.7974 | 0.5788 | 0.4423 | 1.1825 |
| 17 | 1.7053 | 1.5920 | 1.2142 | 0.8772 | 0.6367 | 0.4865 | 1.3008 |
| 18 | 1.8699 | 1.7456 | 1.3313 | 0.9619 | 0.6981 | 0.5335 | 1.4263 |
| 19 | 2.0443 | 1.9084 | 1.4555 | 1.0516 | 0.7633 | 0.5832 | 1.5594 |
| 20 | 2.2290 | 2.0809 | 1.5871 | 1.1467 | 0.8322 | 0.6359 | 1.7003 |
| 21 | 2.4247 | 2.2635 | 1.7264 | 1.2473 | 0.9053 | 0.6918 | 1.8496 |
| 22 | 2.6318 | 2.4568 | 1.8738 | 1.3538 | 0.9826 | 0.7508 | 2.0075 |
| 23 | 2.8507 | 2.6613 | 2.0297 | 1.4665 | 1.0644 | 0.8133 | 2.1745 |
| 24 | 3.0821 | 2.8772 | 2.1944 | 1.5855 | 1.1507 | 0.8793 | 2.3510 |
| 25 | 3.3262 | 3.1051 | 2.3683 | 1.7111 | 1.2419 | 0.9490 | 2.5372 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0868 | 0.0810 | 0.0618 | 0.0446 | 0.0324 | 0.0248 | 0.0662 |
| 2 | 0.1436 | 0.1341 | 0.1023 | 0.0739 | 0.0536 | 0.0410 | 0.1096 |
| 3 | 0.2015 | 0.1881 | 0.1435 | 0.1037 | 0.0752 | 0.0575 | 0.1537 |
| 4 | 0.2644 | 0.2468 | 0.1882 | 0.1360 | 0.0987 | 0.0754 | 0.2017 |
| 5 | 0.3323 | 0.3102 | 0.2366 | 0.1709 | 0.1241 | 0.0948 | 0.2535 |
| 6 | 0.4055 | 0.3786 | 0.2887 | 0.2086 | 0.1514 | 0.1157 | 0.3093 |
| 7 | 0.4842 | 0.4520 | 0.3448 | 0.2491 | 0.1808 | 0.1381 | 0.3694 |
| 8 | 0.5685 | 0.5308 | 0.4048 | 0.2925 | 0.2123 | 0.1622 | 0.4337 |
| 9 | 0.6588 | 0.6150 | 0.4690 | 0.3389 | 0.2460 | 0.1879 | 0.5025 |
| 10 | 0.7551 | 0.7049 | 0.5376 | 0.3884 | 0.2819 | 0.2154 | 0.5760 |
| 11 | 0.8578 | 0.8008 | 0.6107 | 0.4413 | 0.3203 | 0.2447 | 0.6543 |
| 12 | 0.9671 | 0.9028 | 0.6886 | 0.4975 | 0.3611 | 0.2759 | 0.7377 |
| 13 | 1.0835 | 1.0114 | 0.7714 | 0.5574 | 0.4045 | 0.3091 | 0.8265 |
| 14 | 1.2071 | 1.1269 | 0.8595 | 0.6210 | 0.4507 | 0.3444 | 0.9208 |
| 15 | 1.3385 | 1.2495 | 0.9530 | 0.6885 | 0.4997 | 0.3819 | 1.0210 |
| 16 | 1.4779 | 1.3797 | 1.0523 | 0.7603 | 0.5518 | 0.4216 | 1.1273 |
| 17 | 1.6258 | 1.5178 | 1.1576 | 0.8364 | 0.6070 | 0.4639 | 1.2402 |
| 18 | 1.7827 | 1.6642 | 1.2693 | 0.9171 | 0.6656 | 0.5086 | 1.3598 |
| 19 | 1.9490 | 1.8194 | 1.3877 | 1.0026 | 0.7277 | 0.5560 | 1.4867 |
| 20 | 2.1251 | 1.9839 | 1.5131 | 1.0932 | 0.7935 | 0.6063 | 1.6211 |
| 21 | 2.3117 | 2.1580 | 1.6459 | 1.1892 | 0.8631 | 0.6595 | 1.7634 |
| 22 | 2.5091 | 2.3423 | 1.7865 | 1.2907 | 0.9368 | 0.7159 | 1.9139 |
| 23 | 2.7179 | 2.5372 | 1.9351 | 1.3981 | 1.0148 | 0.7754 | 2.0732 |
| 24 | 2.9384 | 2.7431 | 2.0922 | 1.5116 | 1.0971 | 0.8383 | 2.2414 |
| 25 | 3.1712 | 2.9604 | 2.2579 | 1.6313 | 1.1840 | 0.9047 | 2.4190 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0829 | 0.0774 | 0.0590 | 0.0426 | 0.0310 | 0.0237 | 0.0632 |
| 2 | 0.1372 | 0.1281 | 0.0977 | 0.0706 | 0.0512 | 0.0392 | 0.1047 |
| 3 | 0.1925 | 0.1797 | 0.1371 | 0.0990 | 0.0719 | 0.0549 | 0.1469 |
| 4 | 0.2526 | 0.2358 | 0.1798 | 0.1299 | 0.0943 | 0.0721 | 0.1927 |
| 5 | 0.3175 | 0.2964 | 0.2261 | 0.1633 | 0.1185 | 0.0906 | 0.2422 |
| 6 | 0.3875 | 0.3617 | 0.2759 | 0.1993 | 0.1447 | 0.1105 | 0.2956 |
| 7 | 0.4627 | 0.4319 | 0.3294 | 0.2380 | 0.1727 | 0.1320 | 0.3529 |
| 8 | 0.5432 | 0.5071 | 0.3868 | 0.2794 | 0.2028 | 0.1550 | 0.4144 |
| 9 | 0.6294 | 0.5876 | 0.4481 | 0.3238 | 0.2350 | 0.1796 | 0.4801 |
| 10 | 0.7214 | 0.6735 | 0.5137 | 0.3711 | 0.2694 | 0.2058 | 0.5503 |
| 11 | 0.8196 | 0.7651 | 0.5835 | 0.4216 | 0.3060 | 0.2338 | 0.6252 |
| 12 | 0.9241 | 0.8626 | 0.6579 | 0.4754 | 0.3450 | 0.2636 | 0.7049 |
| 13 | 1.0352 | 0.9664 | 0.7371 | 0.5325 | 0.3865 | 0.2953 | 0.7897 |
| 14 | 1.1534 | 1.0767 | 0.8212 | 0.5933 | 0.4306 | 0.3291 | 0.8798 |
| 15 | 1.2789 | 1.1939 | 0.9105 | 0.6579 | 0.4775 | 0.3649 | 0.9755 |
| 16 | 1.4121 | 1.3182 | 1.0054 | 0.7264 | 0.5272 | 0.4029 | 1.0771 |
| 17 | 1.5534 | 1.4502 | 1.1060 | 0.7991 | 0.5800 | 0.4432 | 1.1849 |
| 18 | 1.7033 | 1.5901 | 1.2128 | 0.8762 | 0.6360 | 0.4860 | 1.2993 |
| 19 | 1.8622 | 1.7384 | 1.3259 | 0.9579 | 0.6953 | 0.5313 | 1.4205 |
| 20 | 2.0305 | 1.8955 | 1.4457 | 1.0445 | 0.7581 | 0.5793 | 1.5489 |
| 21 | 2.2087 | 2.0619 | 1.5726 | 1.1362 | 0.8247 | 0.6302 | 1.6848 |
| 22 | 2.3974 | 2.2380 | 1.7069 | 1.2332 | 0.8951 | 0.6840 | 1.8287 |
| 23 | 2.5968 | 2.4242 | 1.8489 | 1.3359 | 0.9696 | 0.7409 | 1.9809 |
| 24 | 2.8076 | 2.6210 | 1.9990 | 1.4443 | 1.0482 | 0.8010 | 2.1416 |
| 25 | 3.0300 | 2.8286 | 2.1573 | 1.5587 | 1.1313 | 0.8645 | 2.3113 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **10% or Greater**

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0794 | 0.0741 | 0.0565 | 0.0408 | 0.0296 | 0.0226 | 0.0605 |
| 2 | 0.1314 | 0.1227 | 0.0936 | 0.0676 | 0.0491 | 0.0375 | 0.1002 |
| 3 | 0.1843 | 0.1721 | 0.1312 | 0.0948 | 0.0688 | 0.0526 | 0.1406 |
| 4 | 0.2418 | 0.2257 | 0.1722 | 0.1244 | 0.0903 | 0.0690 | 0.1845 |
| 5 | 0.3040 | 0.2838 | 0.2164 | 0.1564 | 0.1135 | 0.0867 | 0.2319 |
| 6 | 0.3710 | 0.3463 | 0.2641 | 0.1908 | 0.1385 | 0.1058 | 0.2830 |
| 7 | 0.4429 | 0.4135 | 0.3154 | 0.2278 | 0.1654 | 0.1264 | 0.3379 |
| 8 | 0.5201 | 0.4855 | 0.3703 | 0.2675 | 0.1942 | 0.1484 | 0.3967 |
| 9 | 0.6026 | 0.5625 | 0.4290 | 0.3100 | 0.2250 | 0.1719 | 0.4596 |
| 10 | 0.6907 | 0.6448 | 0.4918 | 0.3553 | 0.2579 | 0.1971 | 0.5269 |
| 11 | 0.7846 | 0.7325 | 0.5587 | 0.4036 | 0.2929 | 0.2239 | 0.5985 |
| 12 | 0.8847 | 0.8259 | 0.6299 | 0.4551 | 0.3303 | 0.2524 | 0.6748 |
| 13 | 0.9911 | 0.9252 | 0.7056 | 0.5098 | 0.3700 | 0.2828 | 0.7560 |
| 14 | 1.1042 | 1.0308 | 0.7862 | 0.5680 | 0.4123 | 0.3150 | 0.8423 |
| 15 | 1.2243 | 1.1430 | 0.8717 | 0.6298 | 0.4571 | 0.3493 | 0.9339 |
| 16 | 1.3519 | 1.2620 | 0.9625 | 0.6954 | 0.5047 | 0.3857 | 1.0312 |
| 17 | 1.4872 | 1.3883 | 1.0589 | 0.7650 | 0.5553 | 0.4243 | 1.1344 |
| 18 | 1.6307 | 1.5223 | 1.1610 | 0.8389 | 0.6088 | 0.4652 | 1.2439 |
| 19 | 1.7828 | 1.6643 | 1.2693 | 0.9171 | 0.6656 | 0.5086 | 1.3599 |
| 20 | 1.9439 | 1.8147 | 1.3841 | 1.0000 | 0.7258 | 0.5546 | 1.4828 |
| 21 | 2.1146 | 1.9740 | 1.5056 | 1.0878 | 0.7895 | 0.6033 | 1.6130 |
| 22 | 2.2952 | 2.1426 | 1.6341 | 1.1807 | 0.8569 | 0.6548 | 1.7507 |
| 23 | 2.4861 | 2.3209 | 1.7701 | 1.2789 | 0.9282 | 0.7093 | 1.8964 |
| 24 | 2.6879 | 2.5092 | 1.9138 | 1.3827 | 1.0036 | 0.7669 | 2.0503 |
| 25 | 2.9008 | 2.7080 | 2.0654 | 1.4922 | 1.0830 | 0.8276 | 2.2127 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0 - \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1229 | 0.1147 | 0.0875 | 0.0632 | 0.0459 | 0.0351 | 0.0937 |
| 2 | 0.2034 | 0.1899 | 0.1448 | 0.1046 | 0.0759 | 0.0580 | 0.1552 |
| 3 | 0.2854 | 0.2664 | 0.2032 | 0.1468 | 0.1065 | 0.0814 | 0.2177 |
| 4 | 0.3744 | 0.3495 | 0.2665 | 0.1926 | 0.1398 | 0.1068 | 0.2856 |
| 5 | 0.4706 | 0.4393 | 0.3351 | 0.2421 | 0.1757 | 0.1343 | 0.3590 |
| 6 | 0.5743 | 0.5361 | 0.4089 | 0.2954 | 0.2144 | 0.1638 | 0.4381 |
| 7 | 0.6857 | 0.6401 | 0.4882 | 0.3527 | 0.2560 | 0.1956 | 0.5230 |
| 8 | 0.8051 | 0.7516 | 0.5732 | 0.4142 | 0.3006 | 0.2297 | 0.6141 |
| 9 | 0.9329 | 0.8709 | 0.6642 | 0.4799 | 0.3483 | 0.2661 | 0.7116 |
| 10 | 1.0693 | 0.9982 | 0.7613 | 0.5500 | 0.3992 | 0.3051 | 0.8156 |
| 11 | 1.2147 | 1.1339 | 0.8649 | 0.6249 | 0.4535 | 0.3466 | 0.9266 |
| 12 | 1.3696 | 1.2785 | 0.9751 | 0.7045 | 0.5113 | 0.3907 | 1.0447 |
| 13 | 1.5343 | 1.4323 | 1.0924 | 0.7893 | 0.5729 | 0.4377 | 1.1704 |
| 14 | 1.7094 | 1.5958 | 1.2171 | 0.8794 | 0.6382 | 0.4877 | 1.3039 |
| 15 | 1.8954 | 1.7694 | 1.3495 | 0.9750 | 0.7077 | 0.5408 | 1.4458 |
| 16 | 2.0929 | 1.9538 | 1.4901 | 1.0766 | 0.7814 | 0.5971 | 1.5964 |
| 17 | 2.3023 | 2.1493 | 1.6393 | 1.1844 | 0.8596 | 0.6569 | 1.7562 |
| 18 | 2.5245 | 2.3567 | 1.7974 | 1.2986 | 0.9426 | 0.7202 | 1.9257 |
| 19 | 2.7600 | 2.5765 | 1.9651 | 1.4198 | 1.0305 | 0.7874 | 2.1053 |
| 20 | 3.0094 | 2.8094 | 2.1427 | 1.5481 | 1.1236 | 0.8586 | 2.2956 |
| 21 | 3.2736 | 3.0560 | 2.3308 | 1.6840 | 1.2222 | 0.9340 | 2.4971 |
| 22 | 3.5532 | 3.3170 | 2.5298 | 1.8278 | 1.3266 | 1.0137 | 2.7103 |
| 23 | 3.8488 | 3.5930 | 2.7403 | 1.9799 | 1.4370 | 1.0981 | 2.9359 |
| 24 | 4.1611 | 3.8845 | 2.9627 | 2.1406 | 1.5536 | 1.1872 | 3.1741 |
| 25 | 4.4908 | 4.1923 | 3.1974 | 2.3101 | 1.6767 | 1.2812 | 3.4255 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1155 | 0.1078 | 0.0823 | 0.0594 | 0.0431 | 0.0330 | 0.0881 |
| 2 | 0.1912 | 0.1785 | 0.1362 | 0.0984 | 0.0714 | 0.0546 | 0.1459 |
| 3 | 0.2683 | 0.2505 | 0.1910 | 0.1380 | 0.1002 | 0.0765 | 0.2046 |
| 4 | 0.3519 | 0.3285 | 0.2506 | 0.1810 | 0.1314 | 0.1004 | 0.2685 |
| 5 | 0.4424 | 0.4130 | 0.3150 | 0.2276 | 0.1652 | 0.1262 | 0.3375 |
| 6 | 0.5399 | 0.5040 | 0.3844 | 0.2777 | 0.2016 | 0.1540 | 0.4118 |
| 7 | 0.6446 | 0.6018 | 0.4590 | 0.3316 | 0.2407 | 0.1839 | 0.4917 |
| 8 | 0.7569 | 0.7066 | 0.5389 | 0.3894 | 0.2826 | 0.2159 | 0.5774 |
| 9 | 0.8770 | 0.8187 | 0.6244 | 0.4511 | 0.3274 | 0.2502 | 0.6690 |
| 10 | 1.0052 | 0.9384 | 0.7157 | 0.5171 | 0.3753 | 0.2868 | 0.7668 |
| 11 | 1.1420 | 1.0661 | 0.8131 | 0.5874 | 0.4264 | 0.3258 | 0.8711 |
| 12 | 1.2876 | 1.2020 | 0.9167 | 0.6623 | 0.4807 | 0.3673 | 0.9821 |
| 13 | 1.4424 | 1.3466 | 1.0270 | 0.7420 | 0.5386 | 0.4115 | 1.1003 |
| 14 | 1.6071 | 1.5002 | 1.1442 | 0.8267 | 0.6000 | 0.4585 | 1.2259 |
| 15 | 1.7819 | 1.6635 | 1.2687 | 0.9167 | 0.6653 | 0.5084 | 1.3593 |
| 16 | 1.9676 | 1.8368 | 1.4009 | 1.0121 | 0.7346 | 0.5613 | 1.5008 |
| 17 | 2.1645 | 2.0206 | 1.5411 | 1.1135 | 0.8081 | 0.6175 | 1.6511 |
| 18 | 2.3733 | 2.2156 | 1.6898 | 1.2209 | 0.8861 | 0.6771 | 1.8104 |
| 19 | 2.5947 | 2.4222 | 1.8474 | 1.3348 | 0.9688 | 0.7403 | 1.9792 |
| 20 | 2.8292 | 2.6412 | 2.0144 | 1.4554 | 1.0563 | 0.8072 | 2.1581 |
| 21 | 3.0776 | 2.8730 | 2.1912 | 1.5832 | 1.1491 | 0.8780 | 2.3476 |
| 22 | 3.3404 | 3.1184 | 2.3784 | 1.7184 | 1.2472 | 0.9530 | 2.5481 |
| 23 | 3.6184 | 3.3778 | 2.5763 | 1.8613 | 1.3510 | 1.0323 | 2.7601 |
| 24 | 3.9120 | 3.6520 | 2.7853 | 2.0124 | 1.4606 | 1.1161 | 2.9841 |
| 25 | 4.2219 | 3.9412 | 3.0060 | 2.1718 | 1.5763 | 1.2045 | 3.2204 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1093 | 0.1021 | 0.0779 | 0.0562 | 0.0408 | 0.0312 | 0.0834 |
| 2 | 0.1810 | 0.1690 | 0.1289 | 0.0931 | 0.0676 | 0.0516 | 0.1381 |
| 3 | 0.2539 | 0.2371 | 0.1808 | 0.1306 | 0.0948 | 0.0724 | 0.1937 |
| 4 | 0.3331 | 0.3110 | 0.2372 | 0.1714 | 0.1244 | 0.0950 | 0.2541 |
| 5 | 0.4187 | 0.3909 | 0.2981 | 0.2154 | 0.1563 | 0.1195 | 0.3194 |
| 6 | 0.5110 | 0.4770 | 0.3638 | 0.2629 | 0.1908 | 0.1458 | 0.3898 |
| 7 | 0.6102 | 0.5696 | 0.4344 | 0.3139 | 0.2278 | 0.1741 | 0.4654 |
| 8 | 0.7164 | 0.6688 | 0.5101 | 0.3685 | 0.2675 | 0.2044 | 0.5465 |
| 9 | 0.8301 | 0.7749 | 0.5910 | 0.4270 | 0.3099 | 0.2368 | 0.6332 |
| 10 | 0.9515 | 0.8882 | 0.6774 | 0.4894 | 0.3552 | 0.2715 | 0.7258 |
| 11 | 1.0809 | 1.0090 | 0.7696 | 0.5560 | 0.4036 | 0.3084 | 0.8245 |
| 12 | 1.2187 | 1.1377 | 0.8677 | 0.6269 | 0.4550 | 0.3477 | 0.9296 |
| 13 | 1.3653 | 1.2745 | 0.9721 | 0.7023 | 0.5097 | 0.3895 | 1.0414 |
| 14 | 1.5211 | 1.4200 | 1.0830 | 0.7825 | 0.5679 | 0.4340 | 1.1603 |
| 15 | 1.6866 | 1.5745 | 1.2009 | 0.8676 | 0.6297 | 0.4812 | 1.2865 |
| 16 | 1.8623 | 1.7385 | 1.3260 | 0.9580 | 0.6953 | 0.5313 | 1.4206 |
| 17 | 2.0487 | 1.9125 | 1.4587 | 1.0539 | 0.7649 | 0.5845 | 1.5627 |
| 18 | 2.2464 | 2.0971 | 1.5994 | 1.1556 | 0.8387 | 0.6409 | 1.7135 |
| 19 | 2.4559 | 2.2927 | 1.7486 | 1.2634 | 0.9169 | 0.7007 | 1.8734 |
| 20 | 2.6779 | 2.4999 | 1.9066 | 1.3776 | 0.9998 | 0.7640 | 2.0427 |
| 21 | 2.9130 | 2.7193 | 2.0740 | 1.4985 | 1.0876 | 0.8311 | 2.2220 |
| 22 | 3.1617 | 2.9516 | 2.2511 | 1.6264 | 1.1805 | 0.9020 | 2.4117 |
| 23 | 3.4248 | 3.1971 | 2.4384 | 1.7618 | 1.2787 | 0.9771 | 2.6124 |
| 24 | 3.7027 | 3.4566 | 2.6363 | 1.9047 | 1.3825 | 1.0564 | 2.8244 |
| 25 | 3.9960 | 3.7304 | 2.8452 | 2.0556 | 1.4920 | 1.1401 | 3.0481 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0971 | 0.0906 | 0.0691 | 0.0499 | 0.0362 | 0.0277 | 0.0740 |
| 2 | 0.1607 | 0.1500 | 0.1144 | 0.0827 | 0.0600 | 0.0458 | 0.1226 |
| 3 | 0.2254 | 0.2104 | 0.1605 | 0.1160 | 0.0842 | 0.0643 | 0.1719 |
| 4 | 0.2957 | 0.2760 | 0.2105 | 0.1521 | 0.1104 | 0.0844 | 0.2256 |
| 5 | 0.3717 | 0.3470 | 0.2647 | 0.1912 | 0.1388 | 0.1060 | 0.2835 |
| 6 | 0.4536 | 0.4235 | 0.3230 | 0.2333 | 0.1694 | 0.1294 | 0.3460 |
| 7 | 0.5416 | 0.5056 | 0.3856 | 0.2786 | 0.2022 | 0.1545 | 0.4131 |
| 8 | 0.6360 | 0.5937 | 0.4528 | 0.3271 | 0.2374 | 0.1814 | 0.4851 |
| 9 | 0.7369 | 0.6879 | 0.5246 | 0.3790 | 0.2751 | 0.2102 | 0.5621 |
| 10 | 0.8446 | 0.7884 | 0.6013 | 0.4345 | 0.3153 | 0.2410 | 0.6442 |
| 11 | 0.9595 | 0.8957 | 0.6831 | 0.4936 | 0.3582 | 0.2737 | 0.7319 |
| 12 | 1.0818 | 1.0099 | 0.7702 | 0.5565 | 0.4039 | 0.3086 | 0.8252 |
| 13 | 1.2119 | 1.1314 | 0.8629 | 0.6234 | 0.4525 | 0.3458 | 0.9244 |
| 14 | 1.3502 | 1.2605 | 0.9614 | 0.6946 | 0.5041 | 0.3852 | 1.0300 |
| 15 | 1.4972 | 1.3976 | 1.0660 | 0.7702 | 0.5590 | 0.4271 | 1.1420 |
| 16 | 1.6531 | 1.5432 | 1.1770 | 0.8504 | 0.6172 | 0.4716 | 1.2610 |
| 17 | 1.8186 | 1.6977 | 1.2948 | 0.9355 | 0.6790 | 0.5188 | 1.3872 |
| 18 | 1.9940 | 1.8615 | 1.4198 | 1.0258 | 0.7445 | 0.5689 | 1.5211 |
| 19 | 2.1800 | 2.0351 | 1.5522 | 1.1215 | 0.8139 | 0.6220 | 1.6629 |
| 20 | 2.3771 | 2.2191 | 1.6925 | 1.2228 | 0.8875 | 0.6782 | 1.8132 |
| 21 | 2.5858 | 2.4139 | 1.8411 | 1.3302 | 0.9654 | 0.7377 | 1.9724 |
| 22 | 2.8066 | 2.6200 | 1.9983 | 1.4438 | 1.0479 | 0.8007 | 2.1408 |
| 23 | 3.0401 | 2.8380 | 2.1645 | 1.5639 | 1.1351 | 0.8673 | 2.3190 |
| 24 | 3.2868 | 3.0683 | 2.3402 | 1.6908 | 1.2272 | 0.9377 | 2.5072 |
| 25 | 3.5472 | 3.3114 | 2.5256 | 1.8247 | 1.3244 | 1.0120 | 2.7058 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1110 | 0.1036 | 0.0790 | 0.0571 | 0.0414 | 0.0317 | 0.0847 |
| 2 | 0.1837 | 0.1715 | 0.1308 | 0.0945 | 0.0686 | 0.0524 | 0.1402 |
| 3 | 0.2578 | 0.2406 | 0.1835 | 0.1326 | 0.0962 | 0.0735 | 0.1966 |
| 4 | 0.3382 | 0.3157 | 0.2408 | 0.1740 | 0.1263 | 0.0965 | 0.2579 |
| 5 | 0.4251 | 0.3968 | 0.3027 | 0.2187 | 0.1587 | 0.1213 | 0.3242 |
| 6 | 0.5187 | 0.4843 | 0.3693 | 0.2669 | 0.1937 | 0.1480 | 0.3957 |
| 7 | 0.6194 | 0.5782 | 0.4410 | 0.3186 | 0.2313 | 0.1767 | 0.4725 |
| 8 | 0.7273 | 0.6789 | 0.5178 | 0.3741 | 0.2715 | 0.2075 | 0.5548 |
| 9 | 0.8426 | 0.7866 | 0.6000 | 0.4335 | 0.3146 | 0.2404 | 0.6428 |
| 10 | 0.9659 | 0.9017 | 0.6877 | 0.4969 | 0.3606 | 0.2756 | 0.7368 |
| 11 | 1.0972 | 1.0243 | 0.7812 | 0.5644 | 0.4097 | 0.3130 | 0.8370 |
| 12 | 1.2371 | 1.1549 | 0.8808 | 0.6364 | 0.4619 | 0.3529 | 0.9437 |
| 13 | 1.3859 | 1.2938 | 0.9868 | 0.7129 | 0.5175 | 0.3954 | 1.0572 |
| 14 | 1.5441 | 1.4415 | 1.0994 | 0.7943 | 0.5765 | 0.4405 | 1.1778 |
| 15 | 1.7121 | 1.5983 | 1.2190 | 0.8807 | 0.6392 | 0.4885 | 1.3060 |
| 16 | 1.8905 | 1.7648 | 1.3460 | 0.9725 | 0.7058 | 0.5394 | 1.4420 |
| 17 | 2.0797 | 1.9415 | 1.4807 | 1.0698 | 0.7765 | 0.5933 | 1.5864 |
| 18 | 2.2804 | 2.1288 | 1.6236 | 1.1731 | 0.8514 | 0.6506 | 1.7394 |
| 19 | 2.4930 | 2.3273 | 1.7750 | 1.2825 | 0.9308 | 0.7113 | 1.9017 |
| 20 | 2.7184 | 2.5377 | 1.9355 | 1.3984 | 1.0149 | 0.7756 | 2.0736 |
| 21 | 2.9570 | 2.7605 | 2.1054 | 1.5211 | 1.1040 | 0.8436 | 2.2556 |
| 22 | 3.2095 | 2.9962 | 2.2852 | 1.6510 | 1.1983 | 0.9157 | 2.4482 |
| 23 | 3.4766 | 3.2455 | 2.4753 | 1.7884 | 1.2980 | 0.9919 | 2.6519 |
| 24 | 3.7587 | 3.5089 | 2.6762 | 1.9336 | 1.4034 | 1.0724 | 2.8671 |
| 25 | 4.0565 | 3.7868 | 2.8882 | 2.0867 | 1.5145 | 1.1573 | 3.0943 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.1020 | 0.0952 | 0.0726 | 0.0524 | 0.0381 | 0.0291 | 0.0778 |
| 2 | 0.1688 | 0.1576 | 0.1202 | 0.0868 | 0.0630 | 0.0482 | 0.1287 |
| 3 | 0.2368 | 0.2210 | 0.1686 | 0.1218 | 0.0884 | 0.0676 | 0.1806 |
| 4 | 0.3106 | 0.2900 | 0.2211 | 0.1598 | 0.1160 | 0.0886 | 0.2369 |
| 5 | 0.3904 | 0.3645 | 0.2780 | 0.2009 | 0.1458 | 0.1114 | 0.2978 |
| 6 | 0.4765 | 0.4448 | 0.3393 | 0.2451 | 0.1779 | 0.1359 | 0.3635 |
| 7 | 0.5689 | 0.5311 | 0.4051 | 0.2927 | 0.2124 | 0.1623 | 0.4340 |
| 8 | 0.6680 | 0.6236 | 0.4756 | 0.3436 | 0.2494 | 0.1906 | 0.5096 |
| 9 | 0.7740 | 0.7226 | 0.5511 | 0.3982 | 0.2890 | 0.2208 | 0.5904 |
| 10 | 0.8872 | 0.8282 | 0.6317 | 0.4564 | 0.3312 | 0.2531 | 0.6767 |
| 11 | 1.0078 | 0.9408 | 0.7176 | 0.5184 | 0.3763 | 0.2875 | 0.7688 |
| 12 | 1.1363 | 1.0608 | 0.8091 | 0.5845 | 0.4243 | 0.3242 | 0.8668 |
| 13 | 1.2730 | 1.1884 | 0.9064 | 0.6549 | 0.4753 | 0.3632 | 0.9711 |
| 14 | 1.4183 | 1.3240 | 1.0098 | 0.7296 | 0.5295 | 0.4046 | 1.0819 |
| 15 | 1.5726 | 1.4681 | 1.1197 | 0.8090 | 0.5872 | 0.4487 | 1.1996 |
| 16 | 1.7365 | 1.6210 | 1.2364 | 0.8933 | 0.6483 | 0.4954 | 1.3246 |
| 17 | 1.9103 | 1.7833 | 1.3601 | 0.9827 | 0.7132 | 0.5450 | 1.4571 |
| 18 | 2.0946 | 1.9554 | 1.4913 | 1.0775 | 0.7820 | 0.5976 | 1.5977 |
| 19 | 2.2899 | 2.1377 | 1.6304 | 1.1780 | 0.8550 | 0.6533 | 1.7468 |
| 20 | 2.4969 | 2.3310 | 1.7778 | 1.2845 | 0.9323 | 0.7124 | 1.9047 |
| 21 | 2.7161 | 2.5356 | 1.9339 | 1.3972 | 1.0141 | 0.7749 | 2.0718 |
| 22 | 2.9481 | 2.7521 | 2.0990 | 1.5165 | 1.1007 | 0.8411 | 2.2488 |
| 23 | 3.1934 | 2.9811 | 2.2737 | 1.6427 | 1.1923 | 0.9111 | 2.4359 |
| 24 | 3.4525 | 3.2230 | 2.4582 | 1.7760 | 1.2890 | 0.9850 | 2.6336 |
| 25 | 3.7260 | 3.4783 | 2.6529 | 1.9167 | 1.3911 | 1.0630 | 2.8422 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0949 | 0.0886 | 0.0676 | 0.0488 | 0.0354 | 0.0271 | 0.0724 |
| 2 | 0.1571 | 0.1467 | 0.1119 | 0.0808 | 0.0587 | 0.0448 | 0.1198 |
| 3 | 0.2204 | 0.2058 | 0.1569 | 0.1134 | 0.0823 | 0.0629 | 0.1681 |
| 4 | 0.2891 | 0.2699 | 0.2059 | 0.1487 | 0.1080 | 0.0825 | 0.2206 |
| 5 | 0.3635 | 0.3393 | 0.2588 | 0.1870 | 0.1357 | 0.1037 | 0.2773 |
| 6 | 0.4436 | 0.4141 | 0.3158 | 0.2282 | 0.1656 | 0.1265 | 0.3383 |
| 7 | 0.5296 | 0.4944 | 0.3771 | 0.2724 | 0.1977 | 0.1511 | 0.4040 |
| 8 | 0.6219 | 0.5805 | 0.4428 | 0.3199 | 0.2322 | 0.1774 | 0.4744 |
| 9 | 0.7205 | 0.6726 | 0.5130 | 0.3706 | 0.2690 | 0.2056 | 0.5496 |
| 10 | 0.8259 | 0.7710 | 0.5880 | 0.4248 | 0.3083 | 0.2356 | 0.6300 |
| 11 | 0.9382 | 0.8758 | 0.6680 | 0.4826 | 0.3503 | 0.2677 | 0.7157 |
| 12 | 1.0578 | 0.9875 | 0.7532 | 0.5442 | 0.3949 | 0.3018 | 0.8069 |
| 13 | 1.1851 | 1.1063 | 0.8438 | 0.6096 | 0.4425 | 0.3381 | 0.9040 |
| 14 | 1.3203 | 1.2326 | 0.9401 | 0.6792 | 0.4930 | 0.3767 | 1.0071 |
| 15 | 1.4640 | 1.3667 | 1.0423 | 0.7531 | 0.5466 | 0.4177 | 1.1167 |
| 16 | 1.6165 | 1.5090 | 1.1509 | 0.8315 | 0.6035 | 0.4612 | 1.2330 |
| 17 | 1.7783 | 1.6601 | 1.2661 | 0.9148 | 0.6639 | 0.5073 | 1.3565 |
| 18 | 1.9499 | 1.8202 | 1.3883 | 1.0030 | 0.7280 | 0.5563 | 1.4873 |
| 19 | 2.1317 | 1.9900 | 1.5178 | 1.0966 | 0.7959 | 0.6082 | 1.6261 |
| 20 | 2.3244 | 2.1699 | 1.6550 | 1.1957 | 0.8679 | 0.6632 | 1.7731 |
| 21 | 2.5285 | 2.3604 | 1.8003 | 1.3007 | 0.9440 | 0.7214 | 1.9287 |
| 22 | 2.7444 | 2.5620 | 1.9540 | 1.4118 | 1.0246 | 0.7830 | 2.0934 |
| 23 | 2.9727 | 2.7751 | 2.1166 | 1.5292 | 1.1099 | 0.8481 | 2.2676 |
| 24 | 3.2140 | 3.0003 | 2.2883 | 1.6533 | 1.2000 | 0.9169 | 2.4516 |
| 25 | 3.4686 | 3.2380 | 2.4696 | 1.7843 | 1.2950 | 0.9896 | 2.6458 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0892 | 0.0832 | 0.0635 | 0.0459 | 0.0333 | 0.0254 | 0.0680 |
| 2 | 0.1476 | 0.1378 | 0.1051 | 0.0759 | 0.0551 | 0.0421 | 0.1126 |
| 3 | 0.2071 | 0.1933 | 0.1474 | 0.1065 | 0.0773 | 0.0591 | 0.1579 |
| 4 | 0.2716 | 0.2536 | 0.1934 | 0.1397 | 0.1014 | 0.0775 | 0.2072 |
| 5 | 0.3414 | 0.3187 | 0.2431 | 0.1756 | 0.1275 | 0.0974 | 0.2605 |
| 6 | 0.4167 | 0.3890 | 0.2967 | 0.2144 | 0.1556 | 0.1189 | 0.3178 |
| 7 | 0.4975 | 0.4645 | 0.3542 | 0.2559 | 0.1858 | 0.1419 | 0.3795 |
| 8 | 0.5842 | 0.5454 | 0.4159 | 0.3005 | 0.2181 | 0.1667 | 0.4456 |
| 9 | 0.6769 | 0.6319 | 0.4819 | 0.3482 | 0.2527 | 0.1931 | 0.5163 |
| 10 | 0.7758 | 0.7243 | 0.5524 | 0.3991 | 0.2897 | 0.2213 | 0.5918 |
| 11 | 0.8814 | 0.8228 | 0.6275 | 0.4534 | 0.3291 | 0.2515 | 0.6723 |
| 12 | 0.9937 | 0.9277 | 0.7075 | 0.5112 | 0.3710 | 0.2835 | 0.7580 |
| 13 | 1.1133 | 1.0393 | 0.7926 | 0.5727 | 0.4157 | 0.3176 | 0.8492 |
| 14 | 1.2403 | 1.1579 | 0.8831 | 0.6380 | 0.4631 | 0.3539 | 0.9461 |
| 15 | 1.3753 | 1.2839 | 0.9792 | 0.7075 | 0.5135 | 0.3924 | 1.0491 |
| 16 | 1.5185 | 1.4176 | 1.0812 | 0.7812 | 0.5670 | 0.4332 | 1.1583 |
| 17 | 1.6705 | 1.5595 | 1.1894 | 0.8594 | 0.6237 | 0.4766 | 1.2743 |
| 18 | 1.8317 | 1.7100 | 1.3042 | 0.9423 | 0.6839 | 0.5226 | 1.3972 |
| 19 | 2.0026 | 1.8695 | 1.4258 | 1.0302 | 0.7477 | 0.5713 | 1.5276 |
| 20 | 2.1836 | 2.0384 | 1.5547 | 1.1233 | 0.8153 | 0.6230 | 1.6656 |
| 21 | 2.3753 | 2.2174 | 1.6912 | 1.2219 | 0.8868 | 0.6777 | 1.8118 |
| 22 | 2.5781 | 2.4067 | 1.8356 | 1.3262 | 0.9626 | 0.7355 | 1.9666 |
| 23 | 2.7926 | 2.6070 | 1.9883 | 1.4366 | 1.0427 | 0.7967 | 2.1302 |
| 24 | 3.0192 | 2.8185 | 2.1497 | 1.5532 | 1.1273 | 0.8614 | 2.3031 |
| 25 | 3.2584 | 3.0418 | 2.3200 | 1.6762 | 1.2166 | 0.9296 | 2.4855 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0841 | 0.0785 | 0.0599 | 0.0432 | 0.0314 | 0.0240 | 0.0641 |
| 2 | 0.1392 | 0.1299 | 0.0991 | 0.0716 | 0.0520 | 0.0397 | 0.1062 |
| 3 | 0.1952 | 0.1823 | 0.1390 | 0.1004 | 0.0729 | 0.0557 | 0.1489 |
| 4 | 0.2561 | 0.2391 | 0.1823 | 0.1317 | 0.0956 | 0.0731 | 0.1954 |
| 5 | 0.3219 | 0.3005 | 0.2292 | 0.1656 | 0.1202 | 0.0918 | 0.2456 |
| 6 | 0.3929 | 0.3668 | 0.2797 | 0.2021 | 0.1467 | 0.1121 | 0.2997 |
| 7 | 0.4691 | 0.4379 | 0.3340 | 0.2413 | 0.1751 | 0.1338 | 0.3578 |
| 8 | 0.5508 | 0.5142 | 0.3922 | 0.2833 | 0.2057 | 0.1571 | 0.4202 |
| 9 | 0.6382 | 0.5958 | 0.4544 | 0.3283 | 0.2383 | 0.1821 | 0.4868 |
| 10 | 0.7315 | 0.6829 | 0.5208 | 0.3763 | 0.2731 | 0.2087 | 0.5580 |
| 11 | 0.8310 | 0.7758 | 0.5917 | 0.4275 | 0.3103 | 0.2371 | 0.6339 |
| 12 | 0.9370 | 0.8747 | 0.6671 | 0.4820 | 0.3498 | 0.2673 | 0.7147 |
| 13 | 1.0497 | 0.9799 | 0.7474 | 0.5400 | 0.3919 | 0.2995 | 0.8007 |
| 14 | 1.1695 | 1.0917 | 0.8327 | 0.6016 | 0.4366 | 0.3336 | 0.8921 |
| 15 | 1.2967 | 1.2105 | 0.9233 | 0.6671 | 0.4841 | 0.3700 | 0.9891 |
| 16 | 1.4318 | 1.3366 | 1.0194 | 0.7365 | 0.5346 | 0.4085 | 1.0922 |
| 17 | 1.5751 | 1.4704 | 1.1215 | 0.8103 | 0.5881 | 0.4494 | 1.2015 |
| 18 | 1.7271 | 1.6123 | 1.2297 | 0.8884 | 0.6448 | 0.4927 | 1.3174 |
| 19 | 1.8882 | 1.7627 | 1.3444 | 0.9713 | 0.7050 | 0.5387 | 1.4403 |
| 20 | 2.0588 | 1.9220 | 1.4659 | 1.0591 | 0.7687 | 0.5874 | 1.5705 |
| 21 | 2.2396 | 2.0907 | 1.5946 | 1.1521 | 0.8362 | 0.6390 | 1.7083 |
| 22 | 2.4308 | 2.2692 | 1.7307 | 1.2505 | 0.9076 | 0.6935 | 1.8542 |
| 23 | 2.6331 | 2.4581 | 1.8747 | 1.3545 | 0.9831 | 0.7512 | 2.0085 |
| 24 | 2.8468 | 2.6575 | 2.0269 | 1.4644 | 1.0629 | 0.8122 | 2.1715 |
| 25 | 3.0723 | 2.8680 | 2.1874 | 1.5804 | 1.1471 | 0.8765 | 2.3435 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0797 | 0.0744 | 0.0568 | 0.0410 | 0.0298 | 0.0228 | 0.0608 |
| 2 | 0.1320 | 0.1232 | 0.0940 | 0.0679 | 0.0493 | 0.0377 | 0.1007 |
| 3 | 0.1852 | 0.1729 | 0.1319 | 0.0953 | 0.0691 | 0.0528 | 0.1413 |
| 4 | 0.2429 | 0.2268 | 0.1730 | 0.1250 | 0.0907 | 0.0693 | 0.1853 |
| 5 | 0.3054 | 0.2851 | 0.2174 | 0.1571 | 0.1140 | 0.0871 | 0.2330 |
| 6 | 0.3727 | 0.3479 | 0.2654 | 0.1917 | 0.1391 | 0.1063 | 0.2843 |
| 7 | 0.4450 | 0.4154 | 0.3168 | 0.2289 | 0.1661 | 0.1270 | 0.3394 |
| 8 | 0.5225 | 0.4878 | 0.3720 | 0.2688 | 0.1951 | 0.1491 | 0.3986 |
| 9 | 0.6054 | 0.5652 | 0.4310 | 0.3114 | 0.2260 | 0.1727 | 0.4618 |
| 10 | 0.6939 | 0.6478 | 0.4941 | 0.3570 | 0.2591 | 0.1980 | 0.5293 |
| 11 | 0.7883 | 0.7359 | 0.5613 | 0.4055 | 0.2943 | 0.2249 | 0.6013 |
| 12 | 0.8888 | 0.8297 | 0.6328 | 0.4572 | 0.3318 | 0.2536 | 0.6780 |
| 13 | 0.9957 | 0.9295 | 0.7089 | 0.5122 | 0.3718 | 0.2841 | 0.7595 |
| 14 | 1.1094 | 1.0356 | 0.7899 | 0.5707 | 0.4142 | 0.3165 | 0.8462 |
| 15 | 1.2301 | 1.1483 | 0.8758 | 0.6328 | 0.4593 | 0.3509 | 0.9383 |
| 16 | 1.3582 | 1.2679 | 0.9670 | 0.6987 | 0.5071 | 0.3875 | 1.0360 |
| 17 | 1.4941 | 1.3948 | 1.0638 | 0.7686 | 0.5579 | 0.4263 | 1.1397 |
| 18 | 1.6383 | 1.5294 | 1.1665 | 0.8428 | 0.6117 | 0.4674 | 1.2497 |
| 19 | 1.7911 | 1.6721 | 1.2753 | 0.9214 | 0.6687 | 0.5110 | 1.3663 |
| 20 | 1.9530 | 1.8232 | 1.3905 | 1.0047 | 0.7292 | 0.5572 | 1.4898 |
| 21 | 2.1245 | 1.9832 | 1.5126 | 1.0929 | 0.7932 | 0.6061 | 1.6205 |
| 22 | 2.3059 | 2.1526 | 1.6418 | 1.1862 | 0.8609 | 0.6579 | 1.7589 |
| 23 | 2.4977 | 2.3317 | 1.7784 | 1.2849 | 0.9326 | 0.7126 | 1.9053 |
| 24 | 2.7004 | 2.5209 | 1.9227 | 1.3892 | 1.0082 | 0.7704 | 2.0599 |
| 25 | 2.9143 | 2.7206 | 2.0750 | 1.4992 | 1.0881 | 0.8315 | 2.2231 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0758 | 0.0708 | 0.0540 | 0.0390 | 0.0283 | 0.0216 | 0.0579 |
| 2 | 0.1256 | 0.1172 | 0.0894 | 0.0646 | 0.0469 | 0.0358 | 0.0958 |
| 3 | 0.1761 | 0.1644 | 0.1254 | 0.0906 | 0.0658 | 0.0503 | 0.1344 |
| 4 | 0.2311 | 0.2157 | 0.1645 | 0.1189 | 0.0863 | 0.0659 | 0.1763 |
| 5 | 0.2905 | 0.2712 | 0.2068 | 0.1494 | 0.1084 | 0.0829 | 0.2216 |
| 6 | 0.3545 | 0.3309 | 0.2524 | 0.1823 | 0.1323 | 0.1011 | 0.2704 |
| 7 | 0.4232 | 0.3951 | 0.3013 | 0.2177 | 0.1580 | 0.1208 | 0.3228 |
| 8 | 0.4970 | 0.4639 | 0.3538 | 0.2556 | 0.1855 | 0.1418 | 0.3791 |
| 9 | 0.5758 | 0.5375 | 0.4100 | 0.2962 | 0.2150 | 0.1643 | 0.4392 |
| 10 | 0.6600 | 0.6161 | 0.4699 | 0.3395 | 0.2464 | 0.1883 | 0.5034 |
| 11 | 0.7498 | 0.6999 | 0.5338 | 0.3857 | 0.2799 | 0.2139 | 0.5719 |
| 12 | 0.8453 | 0.7892 | 0.6019 | 0.4349 | 0.3156 | 0.2412 | 0.6448 |
| 13 | 0.9470 | 0.8841 | 0.6743 | 0.4872 | 0.3536 | 0.2702 | 0.7224 |
| 14 | 1.0551 | 0.9850 | 0.7512 | 0.5428 | 0.3939 | 0.3010 | 0.8048 |
| 15 | 1.1699 | 1.0922 | 0.8330 | 0.6018 | 0.4368 | 0.3338 | 0.8924 |
| 16 | 1.2918 | 1.2059 | 0.9198 | 0.6645 | 0.4823 | 0.3686 | 0.9854 |
| 17 | 1.4211 | 1.3266 | 1.0118 | 0.7310 | 0.5306 | 0.4054 | 1.0840 |
| 18 | 1.5582 | 1.4546 | 1.1094 | 0.8016 | 0.5818 | 0.4446 | 1.1886 |
| 19 | 1.7036 | 1.5903 | 1.2129 | 0.8763 | 0.6360 | 0.4860 | 1.2995 |
| 20 | 1.8575 | 1.7341 | 1.3226 | 0.9556 | 0.6935 | 0.5300 | 1.4169 |
| 21 | 2.0206 | 1.8863 | 1.4387 | 1.0394 | 0.7544 | 0.5765 | 1.5413 |
| 22 | 2.1931 | 2.0474 | 1.5615 | 1.1282 | 0.8188 | 0.6257 | 1.6729 |
| 23 | 2.3756 | 2.2177 | 1.6914 | 1.2221 | 0.8870 | 0.6778 | 1.8121 |
| 24 | 2.5684 | 2.3977 | 1.8287 | 1.3212 | 0.9590 | 0.7328 | 1.9592 |
| 25 | 2.7719 | 2.5876 | 1.9736 | 1.4259 | 1.0349 | 0.7908 | 2.1144 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0723 | 0.0675 | 0.0515 | 0.0372 | 0.0270 | 0.0206 | 0.0552 |
| 2 | 0.1197 | 0.1117 | 0.0852 | 0.0616 | 0.0447 | 0.0342 | 0.0913 |
| 3 | 0.1679 | 0.1568 | 0.1196 | 0.0864 | 0.0627 | 0.0479 | 0.1281 |
| 4 | 0.2203 | 0.2057 | 0.1569 | 0.1133 | 0.0823 | 0.0629 | 0.1680 |
| 5 | 0.2769 | 0.2585 | 0.1972 | 0.1425 | 0.1034 | 0.0790 | 0.2112 |
| 6 | 0.3379 | 0.3155 | 0.2406 | 0.1738 | 0.1262 | 0.0964 | 0.2578 |
| 7 | 0.4035 | 0.3767 | 0.2873 | 0.2076 | 0.1507 | 0.1151 | 0.3078 |
| 8 | 0.4738 | 0.4423 | 0.3373 | 0.2437 | 0.1769 | 0.1352 | 0.3614 |
| 9 | 0.5490 | 0.5125 | 0.3909 | 0.2824 | 0.2050 | 0.1566 | 0.4187 |
| 10 | 0.6292 | 0.5874 | 0.4480 | 0.3237 | 0.2349 | 0.1795 | 0.4800 |
| 11 | 0.7148 | 0.6673 | 0.5089 | 0.3677 | 0.2669 | 0.2039 | 0.5453 |
| 12 | 0.8059 | 0.7524 | 0.5738 | 0.4146 | 0.3009 | 0.2299 | 0.6148 |
| 13 | 0.9029 | 0.8429 | 0.6429 | 0.4645 | 0.3371 | 0.2576 | 0.6887 |
| 14 | 1.0059 | 0.9391 | 0.7162 | 0.5175 | 0.3756 | 0.2870 | 0.7673 |
| 15 | 1.1154 | 1.0413 | 0.7942 | 0.5738 | 0.4164 | 0.3182 | 0.8508 |
| 16 | 1.2316 | 1.1497 | 0.8769 | 0.6335 | 0.4598 | 0.3514 | 0.9394 |
| 17 | 1.3549 | 1.2648 | 0.9647 | 0.6970 | 0.5059 | 0.3865 | 1.0335 |
| 18 | 1.4856 | 1.3868 | 1.0577 | 0.7642 | 0.5547 | 0.4238 | 1.1332 |
| 19 | 1.6241 | 1.5162 | 1.1564 | 0.8355 | 0.6064 | 0.4634 | 1.2389 |
| 20 | 1.7710 | 1.6532 | 1.2609 | 0.9110 | 0.6612 | 0.5053 | 1.3509 |
| 21 | 1.9264 | 1.7984 | 1.3716 | 0.9910 | 0.7193 | 0.5496 | 1.4695 |
| 22 | 2.0909 | 1.9519 | 1.4887 | 1.0756 | 0.7807 | 0.5965 | 1.5950 |
| 23 | 2.2649 | 2.1143 | 1.6126 | 1.1651 | 0.8456 | 0.6462 | 1.7277 |
| 24 | 2.4487 | 2.2859 | 1.7435 | 1.2597 | 0.9143 | 0.6986 | 1.8679 |
| 25 | 2.6427 | 2.4670 | 1.8816 | 1.3594 | 0.9867 | 0.7540 | 2.0158 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0691 | 0.0645 | 0.0492 | 0.0355 | 0.0258 | 0.0197 | 0.0527 |
| 2 | 0.1144 | 0.1068 | 0.0814 | 0.0588 | 0.0427 | 0.0326 | 0.0872 |
| 3 | 0.1605 | 0.1498 | 0.1142 | 0.0825 | 0.0599 | 0.0458 | 0.1224 |
| 4 | 0.2105 | 0.1965 | 0.1499 | 0.1083 | 0.0786 | 0.0601 | 0.1606 |
| 5 | 0.2646 | 0.2470 | 0.1884 | 0.1361 | 0.0988 | 0.0755 | 0.2018 |
| 6 | 0.3229 | 0.3014 | 0.2299 | 0.1661 | 0.1206 | 0.0921 | 0.2463 |
| 7 | 0.3855 | 0.3599 | 0.2745 | 0.1983 | 0.1439 | 0.1100 | 0.2941 |
| 8 | 0.4527 | 0.4226 | 0.3223 | 0.2329 | 0.1690 | 0.1292 | 0.3453 |
| 9 | 0.5245 | 0.4896 | 0.3735 | 0.2698 | 0.1958 | 0.1496 | 0.4001 |
| 10 | 0.6012 | 0.5612 | 0.4281 | 0.3093 | 0.2245 | 0.1715 | 0.4586 |
| 11 | 0.6830 | 0.6376 | 0.4863 | 0.3513 | 0.2550 | 0.1949 | 0.5210 |
| 12 | 0.7700 | 0.7189 | 0.5483 | 0.3961 | 0.2875 | 0.2197 | 0.5874 |
| 13 | 0.8627 | 0.8053 | 0.6142 | 0.4438 | 0.3221 | 0.2461 | 0.6580 |
| 14 | 0.9611 | 0.8973 | 0.6843 | 0.4944 | 0.3589 | 0.2742 | 0.7332 |
| 15 | 1.0657 | 0.9949 | 0.7588 | 0.5482 | 0.3979 | 0.3041 | 0.8129 |
| 16 | 1.1767 | 1.0985 | 0.8378 | 0.6053 | 0.4393 | 0.3357 | 0.8976 |
| 17 | 1.2945 | 1.2085 | 0.9217 | 0.6659 | 0.4833 | 0.3693 | 0.9875 |
| 18 | 1.4194 | 1.3251 | 1.0106 | 0.7302 | 0.5300 | 0.4050 | 1.0827 |
| 19 | 1.5518 | 1.4487 | 1.1049 | 0.7983 | 0.5794 | 0.4427 | 1.1837 |
| 20 | 1.6921 | 1.5796 | 1.2048 | 0.8704 | 0.6318 | 0.4828 | 1.2907 |
| 21 | 1.8406 | 1.7183 | 1.3105 | 0.9468 | 0.6872 | 0.5251 | 1.4040 |
| 22 | 1.9978 | 1.8650 | 1.4224 | 1.0277 | 0.7459 | 0.5700 | 1.5239 |
| 23 | 2.1640 | 2.0202 | 1.5408 | 1.1132 | 0.8080 | 0.6174 | 1.6507 |
| 24 | 2.3396 | 2.1841 | 1.6658 | 1.2036 | 0.8735 | 0.6675 | 1.7847 |
| 25 | 2.5250 | 2.3571 | 1.7978 | 1.2989 | 0.9427 | 0.7204 | 1.9260 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0661 | 0.0617 | 0.0471 | 0.0340 | 0.0247 | 0.0189 | 0.0505 |
| 2 | 0.1095 | 0.1022 | 0.0780 | 0.0563 | 0.0409 | 0.0312 | 0.0835 |
| 3 | 0.1536 | 0.1434 | 0.1094 | 0.0790 | 0.0574 | 0.0438 | 0.1172 |
| 4 | 0.2015 | 0.1881 | 0.1435 | 0.1037 | 0.0752 | 0.0575 | 0.1537 |
| 5 | 0.2533 | 0.2365 | 0.1804 | 0.1303 | 0.0946 | 0.0723 | 0.1932 |
| 6 | 0.3091 | 0.2886 | 0.2201 | 0.1590 | 0.1154 | 0.0882 | 0.2358 |
| 7 | 0.3691 | 0.3446 | 0.2628 | 0.1899 | 0.1378 | 0.1053 | 0.2816 |
| 8 | 0.4334 | 0.4046 | 0.3086 | 0.2229 | 0.1618 | 0.1236 | 0.3306 |
| 9 | 0.5022 | 0.4688 | 0.3575 | 0.2583 | 0.1875 | 0.1433 | 0.3830 |
| 10 | 0.5756 | 0.5373 | 0.4098 | 0.2961 | 0.2149 | 0.1642 | 0.4390 |
| 11 | 0.6539 | 0.6104 | 0.4655 | 0.3364 | 0.2441 | 0.1865 | 0.4988 |
| 12 | 0.7372 | 0.6882 | 0.5249 | 0.3792 | 0.2752 | 0.2103 | 0.5623 |
| 13 | 0.8259 | 0.7710 | 0.5880 | 0.4249 | 0.3084 | 0.2356 | 0.6300 |
| 14 | 0.9202 | 0.8590 | 0.6552 | 0.4733 | 0.3436 | 0.2625 | 0.7019 |
| 15 | 1.0203 | 0.9525 | 0.7264 | 0.5249 | 0.3809 | 0.2911 | 0.7783 |
| 16 | 1.1266 | 1.0517 | 0.8021 | 0.5795 | 0.4206 | 0.3214 | 0.8593 |
| 17 | 1.2393 | 1.1569 | 0.8824 | 0.6375 | 0.4627 | 0.3536 | 0.9454 |
| 18 | 1.3589 | 1.2686 | 0.9675 | 0.6990 | 0.5074 | 0.3877 | 1.0366 |
| 19 | 1.4857 | 1.3869 | 1.0578 | 0.7642 | 0.5547 | 0.4239 | 1.1333 |
| 20 | 1.6199 | 1.5123 | 1.1534 | 0.8333 | 0.6048 | 0.4622 | 1.2357 |
| 21 | 1.7621 | 1.6450 | 1.2546 | 0.9065 | 0.6579 | 0.5027 | 1.3442 |
| 22 | 1.9126 | 1.7855 | 1.3618 | 0.9839 | 0.7141 | 0.5457 | 1.4589 |
| 23 | 2.0718 | 1.9341 | 1.4751 | 1.0658 | 0.7735 | 0.5911 | 1.5803 |
| 24 | 2.2399 | 2.0910 | 1.5948 | 1.1522 | 0.8363 | 0.6390 | 1.7086 |
| 25 | 2.4173 | 2.2566 | 1.7211 | 1.2435 | 0.9025 | 0.6897 | 1.8439 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0 - \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0737 | 0.0688 | 0.0525 | 0.0379 | 0.0275 | 0.0210 | 0.0562 |
| 2 | 0.1220 | 0.1139 | 0.0869 | 0.0628 | 0.0456 | 0.0348 | 0.0931 |
| 3 | 0.1712 | 0.1598 | 0.1219 | 0.0881 | 0.0639 | 0.0488 | 0.1306 |
| 4 | 0.2246 | 0.2097 | 0.1599 | 0.1155 | 0.0839 | 0.0641 | 0.1713 |
| 5 | 0.2824 | 0.2636 | 0.2010 | 0.1452 | 0.1054 | 0.0806 | 0.2154 |
| 6 | 0.3446 | 0.3217 | 0.2453 | 0.1773 | 0.1286 | 0.0983 | 0.2628 |
| 7 | 0.4114 | 0.3841 | 0.2929 | 0.2116 | 0.1536 | 0.1174 | 0.3138 |
| 8 | 0.4831 | 0.4510 | 0.3439 | 0.2485 | 0.1804 | 0.1378 | 0.3685 |
| 9 | 0.5597 | 0.5225 | 0.3985 | 0.2879 | 0.2090 | 0.1597 | 0.4270 |
| 10 | 0.6416 | 0.5989 | 0.4568 | 0.3300 | 0.2395 | 0.1830 | 0.4894 |
| 11 | 0.7288 | 0.6804 | 0.5189 | 0.3749 | 0.2721 | 0.2079 | 0.5559 |
| 12 | 0.8217 | 0.7671 | 0.5851 | 0.4227 | 0.3068 | 0.2344 | 0.6268 |
| 13 | 0.9206 | 0.8594 | 0.6555 | 0.4736 | 0.3437 | 0.2626 | 0.7022 |
| 14 | 1.0257 | 0.9575 | 0.7303 | 0.5276 | 0.3829 | 0.2926 | 0.7824 |
| 15 | 1.1373 | 1.0617 | 0.8097 | 0.5850 | 0.4246 | 0.3245 | 0.8675 |
| 16 | 1.2557 | 1.1723 | 0.8941 | 0.6460 | 0.4688 | 0.3583 | 0.9579 |
| 17 | 1.3814 | 1.2896 | 0.9836 | 0.7106 | 0.5158 | 0.3941 | 1.0537 |
| 18 | 1.5147 | 1.4140 | 1.0785 | 0.7792 | 0.5655 | 0.4321 | 1.1554 |
| 19 | 1.6560 | 1.5459 | 1.1791 | 0.8519 | 0.6183 | 0.4725 | 1.2632 |
| 20 | 1.8057 | 1.6856 | 1.2856 | 0.9289 | 0.6742 | 0.5152 | 1.3774 |
| 21 | 1.9642 | 1.8336 | 1.3985 | 1.0104 | 0.7333 | 0.5604 | 1.4983 |
| 22 | 2.1319 | 1.9902 | 1.5179 | 1.0967 | 0.7960 | 0.6082 | 1.6262 |
| 23 | 2.3093 | 2.1558 | 1.6442 | 1.1879 | 0.8622 | 0.6588 | 1.7615 |
| 24 | 2.4967 | 2.3307 | 1.7776 | 1.2843 | 0.9322 | 0.7123 | 1.9045 |
| 25 | 2.6945 | 2.5154 | 1.9184 | 1.3861 | 1.0060 | 0.7687 | 2.0553 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0693 | 0.0647 | 0.0494 | 0.0357 | 0.0259 | 0.0198 | 0.0529 |
| 2 | 0.1147 | 0.1071 | 0.0817 | 0.0590 | 0.0428 | 0.0327 | 0.0875 |
| 3 | 0.1610 | 0.1503 | 0.1146 | 0.0828 | 0.0601 | 0.0459 | 0.1228 |
| 4 | 0.2112 | 0.1971 | 0.1503 | 0.1086 | 0.0788 | 0.0602 | 0.1611 |
| 5 | 0.2654 | 0.2478 | 0.1890 | 0.1365 | 0.0991 | 0.0757 | 0.2025 |
| 6 | 0.3239 | 0.3024 | 0.2306 | 0.1666 | 0.1209 | 0.0924 | 0.2471 |
| 7 | 0.3868 | 0.3611 | 0.2754 | 0.1990 | 0.1444 | 0.1104 | 0.2950 |
| 8 | 0.4542 | 0.4240 | 0.3234 | 0.2336 | 0.1696 | 0.1296 | 0.3464 |
| 9 | 0.5262 | 0.4912 | 0.3747 | 0.2707 | 0.1965 | 0.1501 | 0.4014 |
| 10 | 0.6031 | 0.5631 | 0.4294 | 0.3103 | 0.2252 | 0.1721 | 0.4601 |
| 11 | 0.6852 | 0.6396 | 0.4878 | 0.3525 | 0.2558 | 0.1955 | 0.5227 |
| 12 | 0.7725 | 0.7212 | 0.5500 | 0.3974 | 0.2884 | 0.2204 | 0.5893 |
| 13 | 0.8655 | 0.8079 | 0.6162 | 0.4452 | 0.3231 | 0.2469 | 0.6602 |
| 14 | 0.9642 | 0.9001 | 0.6865 | 0.4960 | 0.3600 | 0.2751 | 0.7355 |
| 15 | 1.0692 | 0.9981 | 0.7612 | 0.5500 | 0.3992 | 0.3050 | 0.8156 |
| 16 | 1.1805 | 1.1021 | 0.8405 | 0.6073 | 0.4408 | 0.3368 | 0.9005 |
| 17 | 1.2987 | 1.2124 | 0.9247 | 0.6681 | 0.4849 | 0.3705 | 0.9906 |
| 18 | 1.4240 | 1.3293 | 1.0139 | 0.7325 | 0.5317 | 0.4063 | 1.0862 |
| 19 | 1.5568 | 1.4533 | 1.1085 | 0.8009 | 0.5813 | 0.4442 | 1.1875 |
| 20 | 1.6975 | 1.5847 | 1.2086 | 0.8732 | 0.6338 | 0.4843 | 1.2949 |
| 21 | 1.8466 | 1.7238 | 1.3147 | 0.9499 | 0.6894 | 0.5268 | 1.4086 |
| 22 | 2.0043 | 1.8710 | 1.4270 | 1.0310 | 0.7483 | 0.5718 | 1.5288 |
| 23 | 2.1710 | 2.0267 | 1.5458 | 1.1168 | 0.8106 | 0.6194 | 1.6560 |
| 24 | 2.3472 | 2.1912 | 1.6712 | 1.2074 | 0.8764 | 0.6697 | 1.7904 |
| 25 | 2.5331 | 2.3647 | 1.8036 | 1.3031 | 0.9458 | 0.7227 | 1.9323 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0656 | 0.0612 | 0.0467 | 0.0337 | 0.0245 | 0.0187 | 0.0500 |
| 2 | 0.1086 | 0.1014 | 0.0773 | 0.0559 | 0.0405 | 0.0310 | 0.0828 |
| 3 | 0.1524 | 0.1422 | 0.1085 | 0.0784 | 0.0569 | 0.0435 | 0.1162 |
| 4 | 0.1999 | 0.1866 | 0.1423 | 0.1028 | 0.0746 | 0.0570 | 0.1525 |
| 5 | 0.2512 | 0.2345 | 0.1789 | 0.1292 | 0.0938 | 0.0717 | 0.1916 |
| 6 | 0.3066 | 0.2862 | 0.2183 | 0.1577 | 0.1145 | 0.0875 | 0.2339 |
| 7 | 0.3661 | 0.3418 | 0.2607 | 0.1883 | 0.1367 | 0.1044 | 0.2793 |
| 8 | 0.4299 | 0.4013 | 0.3061 | 0.2211 | 0.1605 | 0.1226 | 0.3279 |
| 9 | 0.4981 | 0.4649 | 0.3546 | 0.2562 | 0.1860 | 0.1421 | 0.3799 |
| 10 | 0.5709 | 0.5329 | 0.4065 | 0.2937 | 0.2131 | 0.1629 | 0.4355 |
| 11 | 0.6485 | 0.6054 | 0.4617 | 0.3336 | 0.2421 | 0.1850 | 0.4947 |
| 12 | 0.7312 | 0.6826 | 0.5206 | 0.3761 | 0.2730 | 0.2086 | 0.5578 |
| 13 | 0.8192 | 0.7647 | 0.5832 | 0.4214 | 0.3058 | 0.2337 | 0.6249 |
| 14 | 0.9127 | 0.8520 | 0.6498 | 0.4695 | 0.3408 | 0.2604 | 0.6962 |
| 15 | 1.0120 | 0.9447 | 0.7205 | 0.5206 | 0.3778 | 0.2887 | 0.7719 |
| 16 | 1.1174 | 1.0431 | 0.7956 | 0.5748 | 0.4172 | 0.3188 | 0.8523 |
| 17 | 1.2292 | 1.1475 | 0.8752 | 0.6323 | 0.4589 | 0.3507 | 0.9376 |
| 18 | 1.3478 | 1.2582 | 0.9596 | 0.6933 | 0.5032 | 0.3845 | 1.0281 |
| 19 | 1.4735 | 1.3756 | 1.0492 | 0.7580 | 0.5502 | 0.4204 | 1.1240 |
| 20 | 1.6067 | 1.4999 | 1.1440 | 0.8265 | 0.5999 | 0.4584 | 1.2256 |
| 21 | 1.7478 | 1.6316 | 1.2444 | 0.8991 | 0.6526 | 0.4986 | 1.3332 |
| 22 | 1.8970 | 1.7709 | 1.3507 | 0.9759 | 0.7083 | 0.5412 | 1.4470 |
| 23 | 2.0549 | 1.9183 | 1.4631 | 1.0571 | 0.7672 | 0.5863 | 1.5674 |
| 24 | 2.2216 | 2.0740 | 1.5818 | 1.1428 | 0.8295 | 0.6338 | 1.6947 |
| 25 | 2.3976 | 2.2382 | 1.7071 | 1.2334 | 0.8952 | 0.6840 | 1.8289 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0582 | 0.0544 | 0.0415 | 0.0300 | 0.0217 | 0.0166 | 0.0444 |
| 2 | 0.0964 | 0.0900 | 0.0686 | 0.0496 | 0.0360 | 0.0275 | 0.0735 |
| 3 | 0.1352 | 0.1263 | 0.0963 | 0.0696 | 0.0505 | 0.0386 | 0.1032 |
| 4 | 0.1774 | 0.1656 | 0.1263 | 0.0913 | 0.0662 | 0.0506 | 0.1353 |
| 5 | 0.2230 | 0.2082 | 0.1588 | 0.1147 | 0.0833 | 0.0636 | 0.1701 |
| 6 | 0.2722 | 0.2541 | 0.1938 | 0.1400 | 0.1016 | 0.0776 | 0.2076 |
| 7 | 0.3250 | 0.3034 | 0.2314 | 0.1672 | 0.1213 | 0.0927 | 0.2479 |
| 8 | 0.3816 | 0.3562 | 0.2717 | 0.1963 | 0.1425 | 0.1089 | 0.2911 |
| 9 | 0.4421 | 0.4127 | 0.3148 | 0.2274 | 0.1651 | 0.1261 | 0.3372 |
| 10 | 0.5068 | 0.4731 | 0.3608 | 0.2607 | 0.1892 | 0.1446 | 0.3865 |
| 11 | 0.5757 | 0.5374 | 0.4099 | 0.2961 | 0.2149 | 0.1642 | 0.4391 |
| 12 | 0.6491 | 0.6059 | 0.4621 | 0.3339 | 0.2423 | 0.1852 | 0.4951 |
| 13 | 0.7272 | 0.6788 | 0.5177 | 0.3741 | 0.2715 | 0.2075 | 0.5547 |
| 14 | 0.8101 | 0.7563 | 0.5768 | 0.4168 | 0.3025 | 0.2311 | 0.6180 |
| 15 | 0.8983 | 0.8386 | 0.6396 | 0.4621 | 0.3354 | 0.2563 | 0.6852 |
| 16 | 0.9919 | 0.9259 | 0.7062 | 0.5102 | 0.3703 | 0.2830 | 0.7566 |
| 17 | 1.0911 | 1.0186 | 0.7769 | 0.5613 | 0.4074 | 0.3113 | 0.8323 |
| 18 | 1.1964 | 1.1169 | 0.8519 | 0.6155 | 0.4467 | 0.3413 | 0.9126 |
| 19 | 1.3080 | 1.2211 | 0.9313 | 0.6729 | 0.4884 | 0.3732 | 0.9978 |
| 20 | 1.4263 | 1.3315 | 1.0155 | 0.7337 | 0.5325 | 0.4069 | 1.0879 |
| 21 | 1.5515 | 1.4483 | 1.1046 | 0.7981 | 0.5793 | 0.4426 | 1.1834 |
| 22 | 1.6839 | 1.5720 | 1.1990 | 0.8663 | 0.6287 | 0.4804 | 1.2845 |
| 23 | 1.8241 | 1.7028 | 1.2987 | 0.9383 | 0.6810 | 0.5204 | 1.3914 |
| 24 | 1.9721 | 1.8410 | 1.4041 | 1.0145 | 0.7363 | 0.5626 | 1.5043 |
| 25 | 2.1283 | 1.9868 | 1.5153 | 1.0948 | 0.7946 | 0.6072 | 1.6235 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0666 | 0.0622 | 0.0474 | 0.0343 | 0.0249 | 0.0190 | 0.0508 |
| 2 | 0.1102 | 0.1029 | 0.0785 | 0.0567 | 0.0412 | 0.0315 | 0.0841 |
| 3 | 0.1547 | 0.1444 | 0.1101 | 0.0796 | 0.0577 | 0.0441 | 0.1180 |
| 4 | 0.2029 | 0.1894 | 0.1445 | 0.1044 | 0.0758 | 0.0579 | 0.1548 |
| 5 | 0.2550 | 0.2381 | 0.1816 | 0.1312 | 0.0952 | 0.0728 | 0.1945 |
| 6 | 0.3112 | 0.2906 | 0.2216 | 0.1601 | 0.1162 | 0.0888 | 0.2374 |
| 7 | 0.3716 | 0.3469 | 0.2646 | 0.1912 | 0.1388 | 0.1060 | 0.2835 |
| 8 | 0.4364 | 0.4074 | 0.3107 | 0.2245 | 0.1629 | 0.1245 | 0.3329 |
| 9 | 0.5056 | 0.4720 | 0.3600 | 0.2601 | 0.1888 | 0.1442 | 0.3857 |
| 10 | 0.5795 | 0.5410 | 0.4126 | 0.2981 | 0.2164 | 0.1653 | 0.4421 |
| 11 | 0.6583 | 0.6146 | 0.4687 | 0.3387 | 0.2458 | 0.1878 | 0.5022 |
| 12 | 0.7423 | 0.6929 | 0.5285 | 0.3818 | 0.2771 | 0.2118 | 0.5662 |
| 13 | 0.8316 | 0.7763 | 0.5921 | 0.4278 | 0.3105 | 0.2372 | 0.6343 |
| 14 | 0.9265 | 0.8649 | 0.6596 | 0.4766 | 0.3459 | 0.2643 | 0.7067 |
| 15 | 1.0273 | 0.9590 | 0.7314 | 0.5284 | 0.3835 | 0.2931 | 0.7836 |
| 16 | 1.1343 | 1.0589 | 0.8076 | 0.5835 | 0.4235 | 0.3236 | 0.8652 |
| 17 | 1.2478 | 1.1649 | 0.8884 | 0.6419 | 0.4659 | 0.3560 | 0.9518 |
| 18 | 1.3682 | 1.2773 | 0.9742 | 0.7038 | 0.5108 | 0.3904 | 1.0437 |
| 19 | 1.4958 | 1.3964 | 1.0650 | 0.7695 | 0.5585 | 0.4268 | 1.1410 |
| 20 | 1.6310 | 1.5226 | 1.1613 | 0.8390 | 0.6090 | 0.4653 | 1.2442 |
| 21 | 1.7742 | 1.6563 | 1.2632 | 0.9127 | 0.6624 | 0.5062 | 1.3534 |
| 22 | 1.9257 | 1.7977 | 1.3711 | 0.9906 | 0.7190 | 0.5494 | 1.4689 |
| 23 | 2.0860 | 1.9473 | 1.4852 | 1.0731 | 0.7788 | 0.5951 | 1.5912 |
| 24 | 2.2552 | 2.1053 | 1.6057 | 1.1601 | 0.8420 | 0.6434 | 1.7203 |
| 25 | 2.4339 | 2.2721 | 1.7329 | 1.2520 | 0.9087 | 0.6944 | 1.8566 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0612 | 0.0571 | 0.0436 | 0.0315 | 0.0228 | 0.0175 | 0.0467 |
| 2 | 0.1013 | 0.0945 | 0.0721 | 0.0521 | 0.0378 | 0.0289 | 0.0772 |
| 3 | 0.1421 | 0.1326 | 0.1011 | 0.0731 | 0.0530 | 0.0405 | 0.1084 |
| 4 | 0.1864 | 0.1740 | 0.1327 | 0.0959 | 0.0696 | 0.0532 | 0.1422 |
| 5 | 0.2343 | 0.2187 | 0.1668 | 0.1205 | 0.0875 | 0.0668 | 0.1787 |
| 6 | 0.2859 | 0.2669 | 0.2036 | 0.1471 | 0.1067 | 0.0816 | 0.2181 |
| 7 | 0.3414 | 0.3187 | 0.2430 | 0.1756 | 0.1274 | 0.0974 | 0.2604 |
| 8 | 0.4008 | 0.3742 | 0.2854 | 0.2062 | 0.1496 | 0.1144 | 0.3057 |
| 9 | 0.4644 | 0.4335 | 0.3307 | 0.2389 | 0.1734 | 0.1325 | 0.3542 |
| 10 | 0.5323 | 0.4969 | 0.3790 | 0.2738 | 0.1987 | 0.1519 | 0.4060 |
| 11 | 0.6047 | 0.5645 | 0.4305 | 0.3111 | 0.2258 | 0.1725 | 0.4613 |
| 12 | 0.6818 | 0.6365 | 0.4854 | 0.3507 | 0.2546 | 0.1945 | 0.5201 |
| 13 | 0.7638 | 0.7130 | 0.5438 | 0.3929 | 0.2852 | 0.2179 | 0.5826 |
| 14 | 0.8510 | 0.7944 | 0.6059 | 0.4378 | 0.3177 | 0.2428 | 0.6491 |
| 15 | 0.9436 | 0.8809 | 0.6718 | 0.4854 | 0.3523 | 0.2692 | 0.7198 |
| 16 | 1.0419 | 0.9726 | 0.7418 | 0.5360 | 0.3890 | 0.2972 | 0.7947 |
| 17 | 1.1462 | 1.0700 | 0.8161 | 0.5896 | 0.4279 | 0.3270 | 0.8743 |
| 18 | 1.2567 | 1.1732 | 0.8948 | 0.6465 | 0.4692 | 0.3586 | 0.9586 |
| 19 | 1.3740 | 1.2826 | 0.9783 | 0.7068 | 0.5130 | 0.3920 | 1.0481 |
| 20 | 1.4982 | 1.3986 | 1.0667 | 0.7707 | 0.5594 | 0.4274 | 1.1428 |
| 21 | 1.6297 | 1.5213 | 1.1603 | 0.8383 | 0.6085 | 0.4649 | 1.2431 |
| 22 | 1.7688 | 1.6513 | 1.2594 | 0.9099 | 0.6604 | 0.5047 | 1.3493 |
| 23 | 1.9160 | 1.7887 | 1.3642 | 0.9856 | 0.7154 | 0.5466 | 1.4615 |
| 24 | 2.0715 | 1.9338 | 1.4749 | 1.0656 | 0.7734 | 0.5910 | 1.5801 |
| 25 | 2.2356 | 2.0870 | 1.5917 | 1.1500 | 0.8347 | 0.6378 | 1.7053 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0569 | 0.0532 | 0.0405 | 0.0293 | 0.0213 | 0.0162 | 0.0434 |
| 2 | 0.0943 | 0.0880 | 0.0671 | 0.0485 | 0.0352 | 0.0269 | 0.0719 |
| 3 | 0.1322 | 0.1235 | 0.0942 | 0.0680 | 0.0494 | 0.0377 | 0.1009 |
| 4 | 0.1735 | 0.1620 | 0.1235 | 0.0892 | 0.0648 | 0.0495 | 0.1323 |
| 5 | 0.2181 | 0.2036 | 0.1553 | 0.1122 | 0.0814 | 0.0622 | 0.1664 |
| 6 | 0.2661 | 0.2484 | 0.1895 | 0.1369 | 0.0994 | 0.0759 | 0.2030 |
| 7 | 0.3178 | 0.2966 | 0.2263 | 0.1635 | 0.1186 | 0.0907 | 0.2424 |
| 8 | 0.3731 | 0.3483 | 0.2657 | 0.1919 | 0.1393 | 0.1065 | 0.2846 |
| 9 | 0.4323 | 0.4036 | 0.3078 | 0.2224 | 0.1614 | 0.1233 | 0.3298 |
| 10 | 0.4955 | 0.4626 | 0.3528 | 0.2549 | 0.1850 | 0.1414 | 0.3780 |
| 11 | 0.5629 | 0.5255 | 0.4008 | 0.2896 | 0.2102 | 0.1606 | 0.4294 |
| 12 | 0.6347 | 0.5925 | 0.4519 | 0.3265 | 0.2370 | 0.1811 | 0.4841 |
| 13 | 0.7110 | 0.6638 | 0.5063 | 0.3658 | 0.2655 | 0.2029 | 0.5424 |
| 14 | 0.7922 | 0.7395 | 0.5640 | 0.4075 | 0.2958 | 0.2260 | 0.6043 |
| 15 | 0.8784 | 0.8200 | 0.6254 | 0.4519 | 0.3280 | 0.2506 | 0.6700 |
| 16 | 0.9699 | 0.9054 | 0.6906 | 0.4989 | 0.3621 | 0.2767 | 0.7398 |
| 17 | 1.0670 | 0.9960 | 0.7597 | 0.5489 | 0.3984 | 0.3044 | 0.8139 |
| 18 | 1.1699 | 1.0921 | 0.8330 | 0.6018 | 0.4368 | 0.3338 | 0.8924 |
| 19 | 1.2790 | 1.1940 | 0.9107 | 0.6580 | 0.4775 | 0.3649 | 0.9756 |
| 20 | 1.3946 | 1.3019 | 0.9930 | 0.7174 | 0.5207 | 0.3979 | 1.0638 |
| 21 | 1.5171 | 1.4162 | 1.0802 | 0.7804 | 0.5664 | 0.4328 | 1.1572 |
| 22 | 1.6466 | 1.5372 | 1.1724 | 0.8471 | 0.6148 | 0.4698 | 1.2560 |
| 23 | 1.7836 | 1.6651 | 1.2699 | 0.9175 | 0.6659 | 0.5089 | 1.3605 |
| 24 | 1.9284 | 1.8002 | 1.3730 | 0.9920 | 0.7200 | 0.5502 | 1.4710 |
| 25 | 2.0811 | 1.9428 | 1.4818 | 1.0706 | 0.7770 | 0.5937 | 1.5875 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0535 | 0.0499 | 0.0381 | 0.0275 | 0.0200 | 0.0153 | 0.0408 |
| 2 | 0.0886 | 0.0827 | 0.0631 | 0.0456 | 0.0331 | 0.0253 | 0.0676 |
| 3 | 0.1242 | 0.1160 | 0.0885 | 0.0639 | 0.0464 | 0.0354 | 0.0948 |
| 4 | 0.1630 | 0.1521 | 0.1160 | 0.0838 | 0.0608 | 0.0465 | 0.1243 |
| 5 | 0.2049 | 0.1912 | 0.1459 | 0.1054 | 0.0765 | 0.0584 | 0.1563 |
| 6 | 0.2500 | 0.2334 | 0.1780 | 0.1286 | 0.0933 | 0.0713 | 0.1907 |
| 7 | 0.2985 | 0.2787 | 0.2125 | 0.1536 | 0.1115 | 0.0852 | 0.2277 |
| 8 | 0.3505 | 0.3272 | 0.2496 | 0.1803 | 0.1309 | 0.1000 | 0.2674 |
| 9 | 0.4061 | 0.3791 | 0.2892 | 0.2089 | 0.1516 | 0.1159 | 0.3098 |
| 10 | 0.4655 | 0.4346 | 0.3314 | 0.2395 | 0.1738 | 0.1328 | 0.3551 |
| 11 | 0.5288 | 0.4937 | 0.3765 | 0.2720 | 0.1974 | 0.1509 | 0.4034 |
| 12 | 0.5962 | 0.5566 | 0.4245 | 0.3067 | 0.2226 | 0.1701 | 0.4548 |
| 13 | 0.6680 | 0.6236 | 0.4756 | 0.3436 | 0.2494 | 0.1906 | 0.5095 |
| 14 | 0.7442 | 0.6947 | 0.5299 | 0.3828 | 0.2779 | 0.2123 | 0.5677 |
| 15 | 0.8252 | 0.7703 | 0.5875 | 0.4245 | 0.3081 | 0.2354 | 0.6294 |
| 16 | 0.9111 | 0.8506 | 0.6487 | 0.4687 | 0.3402 | 0.2599 | 0.6950 |
| 17 | 1.0023 | 0.9357 | 0.7137 | 0.5156 | 0.3742 | 0.2860 | 0.7646 |
| 18 | 1.0990 | 1.0260 | 0.7825 | 0.5654 | 0.4103 | 0.3136 | 0.8383 |
| 19 | 1.2015 | 1.1217 | 0.8555 | 0.6181 | 0.4486 | 0.3428 | 0.9165 |
| 20 | 1.3102 | 1.2231 | 0.9328 | 0.6740 | 0.4892 | 0.3738 | 0.9994 |
| 21 | 1.4252 | 1.3304 | 1.0147 | 0.7331 | 0.5321 | 0.4066 | 1.0871 |
| 22 | 1.5469 | 1.4440 | 1.1014 | 0.7957 | 0.5775 | 0.4413 | 1.1799 |
| 23 | 1.6756 | 1.5642 | 1.1930 | 0.8619 | 0.6256 | 0.4780 | 1.2781 |
| 24 | 1.8115 | 1.6911 | 1.2898 | 0.9319 | 0.6764 | 0.5168 | 1.3818 |
| 25 | 1.9550 | 1.8251 | 1.3920 | 1.0057 | 0.7299 | 0.5578 | 1.4913 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0504 | 0.0471 | 0.0359 | 0.0259 | 0.0188 | 0.0144 | 0.0385 |
| 2 | 0.0835 | 0.0779 | 0.0595 | 0.0430 | 0.0312 | 0.0238 | 0.0637 |
| 3 | 0.1171 | 0.1094 | 0.0834 | 0.0603 | 0.0437 | 0.0334 | 0.0894 |
| 4 | 0.1537 | 0.1435 | 0.1094 | 0.0790 | 0.0574 | 0.0438 | 0.1172 |
| 5 | 0.1932 | 0.1803 | 0.1375 | 0.0994 | 0.0721 | 0.0551 | 0.1473 |
| 6 | 0.2357 | 0.2201 | 0.1678 | 0.1213 | 0.0880 | 0.0673 | 0.1798 |
| 7 | 0.2815 | 0.2628 | 0.2004 | 0.1448 | 0.1051 | 0.0803 | 0.2147 |
| 8 | 0.3305 | 0.3085 | 0.2353 | 0.1700 | 0.1234 | 0.0943 | 0.2521 |
| 9 | 0.3829 | 0.3575 | 0.2726 | 0.1970 | 0.1430 | 0.1092 | 0.2921 |
| 10 | 0.4389 | 0.4097 | 0.3125 | 0.2258 | 0.1639 | 0.1252 | 0.3348 |
| 11 | 0.4986 | 0.4655 | 0.3550 | 0.2565 | 0.1862 | 0.1423 | 0.3803 |
| 12 | 0.5622 | 0.5248 | 0.4003 | 0.2892 | 0.2099 | 0.1604 | 0.4288 |
| 13 | 0.6298 | 0.5879 | 0.4484 | 0.3240 | 0.2351 | 0.1797 | 0.4804 |
| 14 | 0.7017 | 0.6550 | 0.4996 | 0.3610 | 0.2620 | 0.2002 | 0.5352 |
| 15 | 0.7780 | 0.7263 | 0.5540 | 0.4002 | 0.2905 | 0.2220 | 0.5935 |
| 16 | 0.8591 | 0.8020 | 0.6117 | 0.4419 | 0.3207 | 0.2451 | 0.6553 |
| 17 | 0.9451 | 0.8822 | 0.6729 | 0.4862 | 0.3529 | 0.2696 | 0.7209 |
| 18 | 1.0362 | 0.9674 | 0.7378 | 0.5331 | 0.3869 | 0.2956 | 0.7904 |
| 19 | 1.1329 | 1.0576 | 0.8066 | 0.5828 | 0.4230 | 0.3232 | 0.8642 |
| 20 | 1.2353 | 1.1532 | 0.8795 | 0.6355 | 0.4612 | 0.3524 | 0.9423 |
| 21 | 1.3437 | 1.2544 | 0.9567 | 0.6912 | 0.5017 | 0.3834 | 1.0250 |
| 22 | 1.4585 | 1.3615 | 1.0384 | 0.7503 | 0.5445 | 0.4161 | 1.1125 |
| 23 | 1.5798 | 1.4748 | 1.1248 | 0.8127 | 0.5899 | 0.4507 | 1.2051 |
| 24 | 1.7081 | 1.5945 | 1.2161 | 0.8787 | 0.6377 | 0.4873 | 1.3029 |
| 25 | 1.8434 | 1.7208 | 1.3125 | 0.9483 | 0.6882 | 0.5259 | 1.4061 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0478 | 0.0447 | 0.0341 | 0.0246 | 0.0179 | 0.0137 | 0.0365 |
| 2 | 0.0792 | 0.0739 | 0.0564 | 0.0407 | 0.0296 | 0.0226 | 0.0604 |
| 3 | 0.1111 | 0.1037 | 0.0791 | 0.0572 | 0.0415 | 0.0317 | 0.0848 |
| 4 | 0.1458 | 0.1361 | 0.1038 | 0.0750 | 0.0544 | 0.0416 | 0.1112 |
| 5 | 0.1832 | 0.1711 | 0.1305 | 0.0943 | 0.0684 | 0.0523 | 0.1398 |
| 6 | 0.2236 | 0.2087 | 0.1592 | 0.1150 | 0.0835 | 0.0638 | 0.1706 |
| 7 | 0.2670 | 0.2492 | 0.1901 | 0.1373 | 0.0997 | 0.0762 | 0.2037 |
| 8 | 0.3135 | 0.2927 | 0.2232 | 0.1613 | 0.1170 | 0.0894 | 0.2391 |
| 9 | 0.3632 | 0.3391 | 0.2586 | 0.1869 | 0.1356 | 0.1036 | 0.2771 |
| 10 | 0.4163 | 0.3887 | 0.2964 | 0.2142 | 0.1554 | 0.1188 | 0.3176 |
| 11 | 0.4730 | 0.4415 | 0.3368 | 0.2433 | 0.1766 | 0.1349 | 0.3608 |
| 12 | 0.5333 | 0.4978 | 0.3797 | 0.2743 | 0.1991 | 0.1521 | 0.4068 |
| 13 | 0.5974 | 0.5577 | 0.4254 | 0.3073 | 0.2231 | 0.1704 | 0.4557 |
| 14 | 0.6656 | 0.6214 | 0.4739 | 0.3424 | 0.2485 | 0.1899 | 0.5077 |
| 15 | 0.7380 | 0.6890 | 0.5255 | 0.3797 | 0.2756 | 0.2106 | 0.5630 |
| 16 | 0.8149 | 0.7607 | 0.5802 | 0.4192 | 0.3043 | 0.2325 | 0.6216 |
| 17 | 0.8965 | 0.8369 | 0.6383 | 0.4612 | 0.3347 | 0.2558 | 0.6838 |
| 18 | 0.9830 | 0.9176 | 0.6999 | 0.5057 | 0.3670 | 0.2804 | 0.7498 |
| 19 | 1.0747 | 1.0032 | 0.7652 | 0.5528 | 0.4012 | 0.3066 | 0.8198 |
| 20 | 1.1718 | 1.0939 | 0.8343 | 0.6028 | 0.4375 | 0.3343 | 0.8939 |
| 21 | 1.2747 | 1.1899 | 0.9076 | 0.6557 | 0.4759 | 0.3637 | 0.9723 |
| 22 | 1.3835 | 1.2916 | 0.9851 | 0.7117 | 0.5166 | 0.3947 | 1.0554 |
| 23 | 1.4986 | 1.3990 | 1.0670 | 0.7709 | 0.5595 | 0.4276 | 1.1432 |
| 24 | 1.6203 | 1.5126 | 1.1536 | 0.8335 | 0.6049 | 0.4623 | 1.2359 |
| 25 | 1.7486 | 1.6324 | 1.2450 | 0.8995 | 0.6529 | 0.4989 | 1.3338 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0455 | 0.0425 | 0.0324 | 0.0234 | 0.0170 | 0.0130 | 0.0347 |
| 2 | 0.0753 | 0.0703 | 0.0536 | 0.0388 | 0.0281 | 0.0215 | 0.0575 |
| 3 | 0.1057 | 0.0987 | 0.0752 | 0.0544 | 0.0395 | 0.0302 | 0.0806 |
| 4 | 0.1386 | 0.1294 | 0.0987 | 0.0713 | 0.0518 | 0.0396 | 0.1058 |
| 5 | 0.1743 | 0.1627 | 0.1241 | 0.0897 | 0.0651 | 0.0497 | 0.1329 |
| 6 | 0.2127 | 0.1985 | 0.1514 | 0.1094 | 0.0794 | 0.0607 | 0.1622 |
| 7 | 0.2539 | 0.2371 | 0.1808 | 0.1306 | 0.0948 | 0.0725 | 0.1937 |
| 8 | 0.2982 | 0.2784 | 0.2123 | 0.1534 | 0.1113 | 0.0851 | 0.2274 |
| 9 | 0.3455 | 0.3225 | 0.2460 | 0.1777 | 0.1290 | 0.0986 | 0.2635 |
| 10 | 0.3960 | 0.3697 | 0.2819 | 0.2037 | 0.1478 | 0.1130 | 0.3021 |
| 11 | 0.4499 | 0.4199 | 0.3203 | 0.2314 | 0.1680 | 0.1283 | 0.3431 |
| 12 | 0.5072 | 0.4735 | 0.3611 | 0.2609 | 0.1894 | 0.1447 | 0.3869 |
| 13 | 0.5682 | 0.5304 | 0.4046 | 0.2923 | 0.2122 | 0.1621 | 0.4334 |
| 14 | 0.6331 | 0.5910 | 0.4507 | 0.3257 | 0.2364 | 0.1806 | 0.4829 |
| 15 | 0.7020 | 0.6553 | 0.4998 | 0.3611 | 0.2621 | 0.2003 | 0.5354 |
| 16 | 0.7751 | 0.7236 | 0.5519 | 0.3987 | 0.2894 | 0.2211 | 0.5912 |
| 17 | 0.8527 | 0.7960 | 0.6071 | 0.4386 | 0.3184 | 0.2433 | 0.6504 |
| 18 | 0.9349 | 0.8728 | 0.6657 | 0.4809 | 0.3491 | 0.2667 | 0.7132 |
| 19 | 1.0221 | 0.9542 | 0.7278 | 0.5258 | 0.3816 | 0.2916 | 0.7797 |
| 20 | 1.1145 | 1.0404 | 0.7935 | 0.5733 | 0.4161 | 0.3180 | 0.8502 |
| 21 | 1.2124 | 1.1318 | 0.8632 | 0.6237 | 0.4526 | 0.3459 | 0.9248 |
| 22 | 1.3159 | 1.2284 | 0.9369 | 0.6769 | 0.4913 | 0.3754 | 1.0038 |
| 23 | 1.4254 | 1.3306 | 1.0149 | 0.7332 | 0.5322 | 0.4067 | 1.0873 |
| 24 | 1.5410 | 1.4386 | 1.0972 | 0.7927 | 0.5754 | 0.4397 | 1.1755 |
| 25 | 1.6631 | 1.5526 | 1.1841 | 0.8555 | 0.6209 | 0.4745 | 1.2686 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0434 | 0.0405 | 0.0309 | 0.0223 | 0.0162 | 0.0124 | 0.0331 |
| 2 | 0.0718 | 0.0670 | 0.0511 | 0.0369 | 0.0268 | 0.0205 | 0.0548 |
| 3 | 0.1008 | 0.0941 | 0.0717 | 0.0518 | 0.0376 | 0.0287 | 0.0769 |
| 4 | 0.1322 | 0.1234 | 0.0941 | 0.0680 | 0.0494 | 0.0377 | 0.1008 |
| 5 | 0.1662 | 0.1551 | 0.1183 | 0.0855 | 0.0620 | 0.0474 | 0.1267 |
| 6 | 0.2028 | 0.1893 | 0.1444 | 0.1043 | 0.0757 | 0.0578 | 0.1547 |
| 7 | 0.2421 | 0.2260 | 0.1724 | 0.1245 | 0.0904 | 0.0691 | 0.1847 |
| 8 | 0.2843 | 0.2654 | 0.2024 | 0.1462 | 0.1061 | 0.0811 | 0.2168 |
| 9 | 0.3294 | 0.3075 | 0.2345 | 0.1694 | 0.1230 | 0.0940 | 0.2512 |
| 10 | 0.3775 | 0.3524 | 0.2688 | 0.1942 | 0.1410 | 0.1077 | 0.2880 |
| 11 | 0.4289 | 0.4004 | 0.3054 | 0.2206 | 0.1601 | 0.1224 | 0.3272 |
| 12 | 0.4836 | 0.4514 | 0.3443 | 0.2488 | 0.1805 | 0.1380 | 0.3689 |
| 13 | 0.5417 | 0.5057 | 0.3857 | 0.2787 | 0.2023 | 0.1546 | 0.4132 |
| 14 | 0.6036 | 0.5634 | 0.4297 | 0.3105 | 0.2253 | 0.1722 | 0.4604 |
| 15 | 0.6692 | 0.6248 | 0.4765 | 0.3443 | 0.2499 | 0.1909 | 0.5105 |
| 16 | 0.7390 | 0.6898 | 0.5261 | 0.3801 | 0.2759 | 0.2108 | 0.5637 |
| 17 | 0.8129 | 0.7589 | 0.5788 | 0.4182 | 0.3035 | 0.2319 | 0.6201 |
| 18 | 0.8913 | 0.8321 | 0.6346 | 0.4585 | 0.3328 | 0.2543 | 0.6799 |
| 19 | 0.9745 | 0.9097 | 0.6938 | 0.5013 | 0.3638 | 0.2780 | 0.7433 |
| 20 | 1.0626 | 0.9919 | 0.7565 | 0.5466 | 0.3967 | 0.3032 | 0.8105 |
| 21 | 1.1558 | 1.0790 | 0.8230 | 0.5946 | 0.4316 | 0.3298 | 0.8817 |
| 22 | 1.2546 | 1.1712 | 0.8932 | 0.6454 | 0.4684 | 0.3579 | 0.9570 |
| 23 | 1.3589 | 1.2686 | 0.9676 | 0.6991 | 0.5074 | 0.3877 | 1.0366 |
| 24 | 1.4692 | 1.3716 | 1.0461 | 0.7558 | 0.5486 | 0.4192 | 1.1207 |
| 25 | 1.5856 | 1.4802 | 1.1289 | 0.8157 | 0.5920 | 0.4524 | 1.2095 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0415 | 0.0387 | 0.0295 | 0.0213 | 0.0155 | 0.0118 | 0.0316 |
| 2 | 0.0686 | 0.0641 | 0.0489 | 0.0353 | 0.0256 | 0.0196 | 0.0523 |
| 3 | 0.0963 | 0.0899 | 0.0685 | 0.0495 | 0.0359 | 0.0275 | 0.0734 |
| 4 | 0.1263 | 0.1179 | 0.0899 | 0.0650 | 0.0472 | 0.0360 | 0.0963 |
| 5 | 0.1588 | 0.1482 | 0.1130 | 0.0817 | 0.0593 | 0.0453 | 0.1211 |
| 6 | 0.1937 | 0.1809 | 0.1379 | 0.0997 | 0.0723 | 0.0553 | 0.1478 |
| 7 | 0.2313 | 0.2159 | 0.1647 | 0.1190 | 0.0864 | 0.0660 | 0.1765 |
| 8 | 0.2716 | 0.2536 | 0.1934 | 0.1397 | 0.1014 | 0.0775 | 0.2072 |
| 9 | 0.3147 | 0.2938 | 0.2241 | 0.1619 | 0.1175 | 0.0898 | 0.2401 |
| 10 | 0.3607 | 0.3367 | 0.2568 | 0.1856 | 0.1347 | 0.1029 | 0.2752 |
| 11 | 0.4098 | 0.3825 | 0.2918 | 0.2108 | 0.1530 | 0.1169 | 0.3126 |
| 12 | 0.4620 | 0.4313 | 0.3290 | 0.2377 | 0.1725 | 0.1318 | 0.3524 |
| 13 | 0.5176 | 0.4832 | 0.3685 | 0.2663 | 0.1933 | 0.1477 | 0.3948 |
| 14 | 0.5767 | 0.5384 | 0.4106 | 0.2967 | 0.2153 | 0.1645 | 0.4399 |
| 15 | 0.6394 | 0.5969 | 0.4553 | 0.3289 | 0.2387 | 0.1824 | 0.4878 |
| 16 | 0.7060 | 0.6591 | 0.5027 | 0.3632 | 0.2636 | 0.2014 | 0.5386 |
| 17 | 0.7767 | 0.7251 | 0.5530 | 0.3996 | 0.2900 | 0.2216 | 0.5925 |
| 18 | 0.8517 | 0.7950 | 0.6064 | 0.4381 | 0.3180 | 0.2430 | 0.6496 |
| 19 | 0.9311 | 0.8692 | 0.6629 | 0.4790 | 0.3476 | 0.2656 | 0.7102 |
| 20 | 1.0153 | 0.9478 | 0.7229 | 0.5223 | 0.3791 | 0.2897 | 0.7744 |
| 21 | 1.1044 | 1.0310 | 0.7863 | 0.5681 | 0.4123 | 0.3151 | 0.8424 |
| 22 | 1.1987 | 1.1190 | 0.8535 | 0.6166 | 0.4475 | 0.3420 | 0.9144 |
| 23 | 1.2984 | 1.2121 | 0.9245 | 0.6679 | 0.4848 | 0.3704 | 0.9904 |
| 24 | 1.4038 | 1.3105 | 0.9995 | 0.7221 | 0.5241 | 0.4005 | 1.0708 |
| 25 | 1.5150 | 1.4143 | 1.0787 | 0.7793 | 0.5656 | 0.4322 | 1.1556 |

PROPOSED FHCF 2012 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0397 | 0.0370 | 0.0283 | 0.0204 | 0.0148 | 0.0113 | 0.0303 |
| 2 | 0.0657 | 0.0613 | 0.0468 | 0.0338 | 0.0245 | 0.0187 | 0.0501 |
| 3 | 0.0922 | 0.0860 | 0.0656 | 0.0474 | 0.0344 | 0.0263 | 0.0703 |
| 4 | 0.1209 | 0.1129 | 0.0861 | 0.0622 | 0.0451 | 0.0345 | 0.0922 |
| 5 | 0.1520 | 0.1419 | 0.1082 | 0.0782 | 0.0567 | 0.0434 | 0.1159 |
| 6 | 0.1855 | 0.1731 | 0.1321 | 0.0954 | 0.0693 | 0.0529 | 0.1415 |
| 7 | 0.2215 | 0.2067 | 0.1577 | 0.1139 | 0.0827 | 0.0632 | 0.1689 |
| 8 | 0.2600 | 0.2427 | 0.1851 | 0.1338 | 0.0971 | 0.0742 | 0.1984 |
| 9 | 0.3013 | 0.2813 | 0.2145 | 0.1550 | 0.1125 | 0.0860 | 0.2298 |
| 10 | 0.3453 | 0.3224 | 0.2459 | 0.1777 | 0.1289 | 0.0985 | 0.2634 |
| 11 | 0.3923 | 0.3662 | 0.2793 | 0.2018 | 0.1465 | 0.1119 | 0.2993 |
| 12 | 0.4423 | 0.4129 | 0.3149 | 0.2275 | 0.1651 | 0.1262 | 0.3374 |
| 13 | 0.4955 | 0.4626 | 0.3528 | 0.2549 | 0.1850 | 0.1414 | 0.3780 |
| 14 | 0.5521 | 0.5154 | 0.3931 | 0.2840 | 0.2061 | 0.1575 | 0.4211 |
| 15 | 0.6122 | 0.5715 | 0.4359 | 0.3149 | 0.2286 | 0.1747 | 0.4670 |
| 16 | 0.6759 | 0.6310 | 0.4813 | 0.3477 | 0.2524 | 0.1928 | 0.5156 |
| 17 | 0.7436 | 0.6942 | 0.5294 | 0.3825 | 0.2776 | 0.2121 | 0.5672 |
| 18 | 0.8153 | 0.7611 | 0.5805 | 0.4194 | 0.3044 | 0.2326 | 0.6219 |
| 19 | 0.8914 | 0.8321 | 0.6347 | 0.4585 | 0.3328 | 0.2543 | 0.6800 |
| 20 | 0.9720 | 0.9074 | 0.6920 | 0.5000 | 0.3629 | 0.2773 | 0.7414 |
| 21 | 1.0573 | 0.9870 | 0.7528 | 0.5439 | 0.3948 | 0.3016 | 0.8065 |
| 22 | 1.1476 | 1.0713 | 0.8171 | 0.5903 | 0.4285 | 0.3274 | 0.8754 |
| 23 | 1.2431 | 1.1604 | 0.8851 | 0.6395 | 0.4641 | 0.3546 | 0.9482 |
| 24 | 1.3439 | 1.2546 | 0.9569 | 0.6913 | 0.5018 | 0.3834 | 1.0252 |
| 25 | 1.4504 | 1.3540 | 1.0327 | 0.7461 | 0.5415 | 0.4138 | 1.1064 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)
Rates are Dollars per \$1000 of Exposure
Coverage Level: 90%
Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.1307 | 0.1167 | 0.1017 | 0.1307 |
| 2 | 0.2164 | 0.1933 | 0.1684 | 0.2164 |
| 3 | 0.3036 | 0.2711 | 0.2362 | 0.3036 |
| 4 | 0.3982 | 0.3557 | 0.3098 | 0.3982 |
| 5 | 0.5006 | 0.4471 | 0.3895 | 0.5006 |
| 6 | 0.6109 | 0.5456 | 0.4753 | 0.6109 |
| 7 | 0.7294 | 0.6515 | 0.5675 | 0.7294 |
| 8 | 0.8565 | 0.7650 | 0.6664 | 0.8565 |
| 9 | 0.9924 | 0.8863 | 0.7721 | 0.9924 |
| 10 | 1.1375 | 1.0159 | 0.8850 | 1.1375 |
| 11 | 1.2922 | 1.1541 | 1.0054 | 1.2922 |
| 12 | 1.4569 | 1.3012 | 1.1336 | 1.4569 |
| 13 | 1.6322 | 1.4578 | 1.2699 | 1.6322 |
| 14 | 1.8185 | 1.6241 | 1.4149 | 1.8185 |
| 15 | 2.0164 | 1.8009 | 1.5688 | 2.0164 |
| 16 | 2.2264 | 1.9885 | 1.7322 | 2.2264 |
| 17 | 2.4492 | 2.1875 | 1.9056 | 2.4492 |
| 18 | 2.6856 | 2.3985 | 2.0895 | 2.6856 |
| 19 | 2.9360 | 2.6223 | 2.2844 | 2.9360 |
| 20 | 3.2014 | 2.8593 | 2.4908 | 3.2014 |
| 21 | 3.4825 | 3.1103 | 2.7095 | 3.4825 |
| 22 | 3.7799 | 3.3759 | 2.9409 | 3.7799 |
| 23 | 4.0944 | 3.6568 | 3.1856 | 4.0944 |
| 24 | 4.4266 | 3.9535 | 3.4441 | 4.4266 |
| 25 | 4.7773 | 4.2667 | 3.7169 | 4.7773 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.1250 | 0.1117 | 0.0973 | 0.1250 |
| 2 | 0.2070 | 0.1849 | 0.1610 | 0.2070 |
| 3 | 0.2904 | 0.2593 | 0.2259 | 0.2904 |
| 4 | 0.3809 | 0.3402 | 0.2964 | 0.3809 |
| 5 | 0.4788 | 0.4276 | 0.3725 | 0.4788 |
| 6 | 0.5843 | 0.5219 | 0.4546 | 0.5843 |
| 7 | 0.6977 | 0.6231 | 0.5428 | 0.6977 |
| 8 | 0.8192 | 0.7317 | 0.6374 | 0.8192 |
| 9 | 0.9492 | 0.8477 | 0.7385 | 0.9492 |
| 10 | 1.0880 | 0.9717 | 0.8465 | 1.0880 |
| 11 | 1.2359 | 1.1038 | 0.9616 | 1.2359 |
| 12 | 1.3935 | 1.2446 | 1.0842 | 1.3935 |
| 13 | 1.5611 | 1.3943 | 1.2146 | 1.5611 |
| 14 | 1.7393 | 1.5534 | 1.3532 | 1.7393 |
| 15 | 1.9286 | 1.7225 | 1.5005 | 1.9286 |
| 16 | 2.1295 | 1.9019 | 1.6568 | 2.1295 |
| 17 | 2.3426 | 2.0922 | 1.8226 | 2.3426 |
| 18 | 2.5686 | 2.2941 | 1.9985 | 2.5686 |
| 19 | 2.8082 | 2.5081 | 2.1849 | 2.8082 |
| 20 | 3.0621 | 2.7348 | 2.3824 | 3.0621 |
| 21 | 3.3308 | 2.9749 | 2.5915 | 3.3308 |
| 22 | 3.6153 | 3.2289 | 2.8128 | 3.6153 |
| 23 | 3.9161 | 3.4976 | 3.0469 | 3.9161 |
| 24 | 4.2339 | 3.7814 | 3.2941 | 4.2339 |
| 25 | 4.5693 | 4.0810 | 3.5551 | 4.5693 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.1202 | 0.1073 | 0.0935 | 0.1202 |
| 2 | 0.1989 | 0.1776 | 0.1548 | 0.1989 |
| 3 | 0.2790 | 0.2492 | 0.2171 | 0.2790 |
| 4 | 0.3661 | 0.3269 | 0.2848 | 0.3661 |
| 5 | 0.4601 | 0.4110 | 0.3580 | 0.4601 |
| 6 | 0.5615 | 0.5015 | 0.4369 | 0.5615 |
| 7 | 0.6705 | 0.5988 | 0.5217 | 0.6705 |
| 8 | 0.7873 | 0.7031 | 0.6125 | 0.7873 |
| 9 | 0.9122 | 0.8147 | 0.7097 | 0.9122 |
| 10 | 1.0456 | 0.9338 | 0.8135 | 1.0456 |
| 11 | 1.1878 | 1.0608 | 0.9241 | 1.1878 |
| 12 | 1.3392 | 1.1961 | 1.0419 | 1.3392 |
| 13 | 1.5003 | 1.3400 | 1.1673 | 1.5003 |
| 14 | 1.6715 | 1.4929 | 1.3005 | 1.6715 |
| 15 | 1.8534 | 1.6553 | 1.4420 | 1.8534 |
| 16 | 2.0465 | 1.8278 | 1.5922 | 2.0465 |
| 17 | 2.2513 | 2.0107 | 1.7516 | 2.2513 |
| 18 | 2.4685 | 2.2047 | 1.9206 | 2.4685 |
| 19 | 2.6988 | 2.4104 | 2.0997 | 2.6988 |
| 20 | 2.9427 | 2.6282 | 2.2895 | 2.9427 |
| 21 | 3.2010 | 2.8589 | 2.4905 | 3.2010 |
| 22 | 3.4744 | 3.1031 | 2.7032 | 3.4744 |
| 23 | 3.7635 | 3.3613 | 2.9281 | 3.7635 |
| 24 | 4.0689 | 3.6340 | 3.1657 | 4.0689 |
| 25 | 4.3912 | 3.9219 | 3.4165 | 4.3912 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.1116 | 0.0997 | 0.0869 | 0.1116 |
| 2 | 0.1848 | 0.1651 | 0.1438 | 0.1848 |
| 3 | 0.2593 | 0.2316 | 0.2017 | 0.2593 |
| 4 | 0.3401 | 0.3038 | 0.2646 | 0.3401 |
| 5 | 0.4275 | 0.3819 | 0.3326 | 0.4275 |
| 6 | 0.5218 | 0.4660 | 0.4059 | 0.5218 |
| 7 | 0.6230 | 0.5564 | 0.4847 | 0.6230 |
| 8 | 0.7315 | 0.6533 | 0.5691 | 0.7315 |
| 9 | 0.8475 | 0.7570 | 0.6594 | 0.8475 |
| 10 | 0.9715 | 0.8676 | 0.7558 | 0.9715 |
| 11 | 1.1036 | 0.9857 | 0.8586 | 1.1036 |
| 12 | 1.2443 | 1.1113 | 0.9681 | 1.2443 |
| 13 | 1.3940 | 1.2450 | 1.0846 | 1.3940 |
| 14 | 1.5531 | 1.3871 | 1.2084 | 1.5531 |
| 15 | 1.7221 | 1.5380 | 1.3398 | 1.7221 |
| 16 | 1.9015 | 1.6982 | 1.4794 | 1.9015 |
| 17 | 2.0918 | 1.8682 | 1.6275 | 2.0918 |
| 18 | 2.2936 | 2.0485 | 1.7845 | 2.2936 |
| 19 | 2.5075 | 2.2396 | 1.9510 | 2.5075 |
| 20 | 2.7342 | 2.4420 | 2.1273 | 2.7342 |
| 21 | 2.9742 | 2.6564 | 2.3140 | 2.9742 |
| 22 | 3.2282 | 2.8832 | 2.5117 | 3.2282 |
| 23 | 3.4968 | 3.1231 | 2.7206 | 3.4968 |
| 24 | 3.7806 | 3.3765 | 2.9414 | 3.7806 |
| 25 | 4.0800 | 3.6440 | 3.1744 | 4.0800 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.1049 | 0.0937 | 0.0816 | 0.1049 |
| 2 | 0.1737 | 0.1551 | 0.1351 | 0.1737 |
| 3 | 0.2436 | 0.2176 | 0.1896 | 0.2436 |
| 4 | 0.3196 | 0.2855 | 0.2487 | 0.3196 |
| 5 | 0.4018 | 0.3588 | 0.3126 | 0.4018 |
| 6 | 0.4903 | 0.4379 | 0.3815 | 0.4903 |
| 7 | 0.5854 | 0.5229 | 0.4555 | 0.5854 |
| 8 | 0.6874 | 0.6139 | 0.5348 | 0.6874 |
| 9 | 0.7965 | 0.7114 | 0.6197 | 0.7965 |
| 10 | 0.9129 | 0.8154 | 0.7103 | 0.9129 |
| 11 | 1.0371 | 0.9263 | 0.8069 | 1.0371 |
| 12 | 1.1693 | 1.0444 | 0.9098 | 1.1693 |
| 13 | 1.3100 | 1.1700 | 1.0192 | 1.3100 |
| 14 | 1.4595 | 1.3035 | 1.1355 | 1.4595 |
| 15 | 1.6183 | 1.4454 | 1.2591 | 1.6183 |
| 16 | 1.7869 | 1.5959 | 1.3903 | 1.7869 |
| 17 | 1.9657 | 1.7557 | 1.5294 | 1.9657 |
| 18 | 2.1554 | 1.9251 | 1.6770 | 2.1554 |
| 19 | 2.3564 | 2.1046 | 1.8334 | 2.3564 |
| 20 | 2.5694 | 2.2948 | 1.9991 | 2.5694 |
| 21 | 2.7950 | 2.4963 | 2.1746 | 2.7950 |
| 22 | 3.0337 | 2.7095 | 2.3603 | 3.0337 |
| 23 | 3.2861 | 2.9349 | 2.5567 | 3.2861 |
| 24 | 3.5528 | 3.1731 | 2.7642 | 3.5528 |
| 25 | 3.8342 | 3.4244 | 2.9832 | 3.8342 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.1082 | 0.0966 | 0.0841 | 0.1082 |
| 2 | 0.1790 | 0.1599 | 0.1393 | 0.1790 |
| 3 | 0.2512 | 0.2243 | 0.1954 | 0.2512 |
| 4 | 0.3295 | 0.2943 | 0.2564 | 0.3295 |
| 5 | 0.4142 | 0.3699 | 0.3222 | 0.4142 |
| 6 | 0.5054 | 0.4514 | 0.3933 | 0.5054 |
| 7 | 0.6035 | 0.5390 | 0.4696 | 0.6035 |
| 8 | 0.7086 | 0.6329 | 0.5513 | 0.7086 |
| 9 | 0.8211 | 0.7333 | 0.6388 | 0.8211 |
| 10 | 0.9411 | 0.8405 | 0.7322 | 0.9411 |
| 11 | 1.0691 | 0.9548 | 0.8318 | 1.0691 |
| 12 | 1.2054 | 1.0766 | 0.9378 | 1.2054 |
| 13 | 1.3504 | 1.2061 | 1.0507 | 1.3504 |
| 14 | 1.5045 | 1.3437 | 1.1706 | 1.5045 |
| 15 | 1.6682 | 1.4900 | 1.2980 | 1.6682 |
| 16 | 1.8420 | 1.6452 | 1.4332 | 1.8420 |
| 17 | 2.0264 | 1.8098 | 1.5766 | 2.0264 |
| 18 | 2.2219 | 1.9845 | 1.7287 | 2.2219 |
| 19 | 2.4292 | 2.1696 | 1.8900 | 2.4292 |
| 20 | 2.6487 | 2.3657 | 2.0608 | 2.6487 |
| 21 | 2.8812 | 2.5733 | 2.2417 | 2.8812 |
| 22 | 3.1273 | 2.7931 | 2.4332 | 3.1273 |
| 23 | 3.3875 | 3.0255 | 2.6356 | 3.3875 |
| 24 | 3.6624 | 3.2710 | 2.8495 | 3.6624 |
| 25 | 3.9525 | 3.5301 | 3.0752 | 3.9525 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0951 | 0.0850 | 0.0740 | 0.0951 |
| 2 | 0.1575 | 0.1407 | 0.1225 | 0.1575 |
| 3 | 0.2210 | 0.1973 | 0.1719 | 0.2210 |
| 4 | 0.2899 | 0.2589 | 0.2255 | 0.2899 |
| 5 | 0.3644 | 0.3254 | 0.2835 | 0.3644 |
| 6 | 0.4447 | 0.3971 | 0.3460 | 0.4447 |
| 7 | 0.5309 | 0.4742 | 0.4131 | 0.5309 |
| 8 | 0.6234 | 0.5568 | 0.4850 | 0.6234 |
| 9 | 0.7223 | 0.6451 | 0.5620 | 0.7223 |
| 10 | 0.8279 | 0.7394 | 0.6441 | 0.8279 |
| 11 | 0.9405 | 0.8400 | 0.7317 | 0.9405 |
| 12 | 1.0604 | 0.9471 | 0.8250 | 1.0604 |
| 13 | 1.1880 | 1.0610 | 0.9243 | 1.1880 |
| 14 | 1.3236 | 1.1821 | 1.0298 | 1.3236 |
| 15 | 1.4676 | 1.3107 | 1.1418 | 1.4676 |
| 16 | 1.6205 | 1.4473 | 1.2608 | 1.6205 |
| 17 | 1.7827 | 1.5921 | 1.3870 | 1.7827 |
| 18 | 1.9547 | 1.7458 | 1.5208 | 1.9547 |
| 19 | 2.1370 | 1.9086 | 1.6626 | 2.1370 |
| 20 | 2.3301 | 2.0811 | 1.8129 | 2.3301 |
| 21 | 2.5347 | 2.2638 | 1.9721 | 2.5347 |
| 22 | 2.7511 | 2.4571 | 2.1405 | 2.7511 |
| 23 | 2.9800 | 2.6616 | 2.3186 | 2.9800 |
| 24 | 3.2219 | 2.8775 | 2.5067 | 3.2219 |
| 25 | 3.4771 | 3.1055 | 2.7053 | 3.4771 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0852 | 0.0761 | 0.0663 | 0.0852 |
| 2 | 0.1411 | 0.1260 | 0.1098 | 0.1411 |
| 3 | 0.1980 | 0.1768 | 0.1540 | 0.1980 |
| 4 | 0.2597 | 0.2319 | 0.2021 | 0.2597 |
| 5 | 0.3265 | 0.2916 | 0.2540 | 0.3265 |
| 6 | 0.3984 | 0.3558 | 0.3100 | 0.3984 |
| 7 | 0.4757 | 0.4249 | 0.3701 | 0.4757 |
| 8 | 0.5585 | 0.4988 | 0.4346 | 0.5585 |
| 9 | 0.6472 | 0.5780 | 0.5035 | 0.6472 |
| 10 | 0.7418 | 0.6625 | 0.5771 | 0.7418 |
| 11 | 0.8427 | 0.7526 | 0.6556 | 0.8427 |
| 12 | 0.9501 | 0.8486 | 0.7392 | 0.9501 |
| 13 | 1.0644 | 0.9506 | 0.8281 | 1.0644 |
| 14 | 1.1859 | 1.0591 | 0.9227 | 1.1859 |
| 15 | 1.3149 | 1.1744 | 1.0230 | 1.3149 |
| 16 | 1.4519 | 1.2967 | 1.1296 | 1.4519 |
| 17 | 1.5972 | 1.4265 | 1.2427 | 1.5972 |
| 18 | 1.7513 | 1.5641 | 1.3626 | 1.7513 |
| 19 | 1.9147 | 1.7100 | 1.4897 | 1.9147 |
| 20 | 2.0877 | 1.8646 | 1.6243 | 2.0877 |
| 21 | 2.2710 | 2.0283 | 1.7669 | 2.2710 |
| 22 | 2.4649 | 2.2015 | 1.9178 | 2.4649 |
| 23 | 2.6700 | 2.3847 | 2.0774 | 2.6700 |
| 24 | 2.8867 | 2.5782 | 2.2460 | 2.8867 |
| 25 | 3.1154 | 2.7824 | 2.4239 | 3.1154 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0772 | 0.0690 | 0.0601 | 0.0772 |
| 2 | 0.1278 | 0.1142 | 0.0994 | 0.1278 |
| 3 | 0.1793 | 0.1602 | 0.1395 | 0.1793 |
| 4 | 0.2352 | 0.2101 | 0.1830 | 0.2352 |
| 5 | 0.2957 | 0.2641 | 0.2301 | 0.2957 |
| 6 | 0.3609 | 0.3223 | 0.2808 | 0.3609 |
| 7 | 0.4309 | 0.3848 | 0.3352 | 0.4309 |
| 8 | 0.5059 | 0.4518 | 0.3936 | 0.5059 |
| 9 | 0.5862 | 0.5235 | 0.4561 | 0.5862 |
| 10 | 0.6719 | 0.6001 | 0.5227 | 0.6719 |
| 11 | 0.7633 | 0.6817 | 0.5938 | 0.7633 |
| 12 | 0.8606 | 0.7686 | 0.6696 | 0.8606 |
| 13 | 0.9641 | 0.8611 | 0.7501 | 0.9641 |
| 14 | 1.0741 | 0.9593 | 0.8357 | 1.0741 |
| 15 | 1.1910 | 1.0637 | 0.9266 | 1.1910 |
| 16 | 1.3151 | 1.1745 | 1.0232 | 1.3151 |
| 17 | 1.4467 | 1.2921 | 1.1256 | 1.4467 |
| 18 | 1.5863 | 1.4168 | 1.2342 | 1.5863 |
| 19 | 1.7342 | 1.5489 | 1.3493 | 1.7342 |
| 20 | 1.8910 | 1.6889 | 1.4713 | 1.8910 |
| 21 | 2.0570 | 1.8372 | 1.6004 | 2.0570 |
| 22 | 2.2327 | 1.9941 | 1.7371 | 2.2327 |
| 23 | 2.4184 | 2.1600 | 1.8816 | 2.4184 |
| 24 | 2.6147 | 2.3352 | 2.0343 | 2.6147 |
| 25 | 2.8218 | 2.5202 | 2.1955 | 2.8218 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0706 | 0.0630 | 0.0549 | 0.0706 |
| 2 | 0.1168 | 0.1043 | 0.0909 | 0.1168 |
| 3 | 0.1639 | 0.1464 | 0.1275 | 0.1639 |
| 4 | 0.2150 | 0.1920 | 0.1673 | 0.2150 |
| 5 | 0.2702 | 0.2414 | 0.2102 | 0.2702 |
| 6 | 0.3298 | 0.2945 | 0.2566 | 0.3298 |
| 7 | 0.3938 | 0.3517 | 0.3064 | 0.3938 |
| 8 | 0.4623 | 0.4129 | 0.3597 | 0.4623 |
| 9 | 0.5357 | 0.4784 | 0.4168 | 0.5357 |
| 10 | 0.6140 | 0.5484 | 0.4777 | 0.6140 |
| 11 | 0.6975 | 0.6230 | 0.5427 | 0.6975 |
| 12 | 0.7865 | 0.7024 | 0.6119 | 0.7865 |
| 13 | 0.8811 | 0.7869 | 0.6855 | 0.8811 |
| 14 | 0.9816 | 0.8767 | 0.7637 | 0.9816 |
| 15 | 1.0884 | 0.9721 | 0.8468 | 1.0884 |
| 16 | 1.2018 | 1.0734 | 0.9351 | 1.2018 |
| 17 | 1.3221 | 1.1808 | 1.0287 | 1.3221 |
| 18 | 1.4497 | 1.2948 | 1.1279 | 1.4497 |
| 19 | 1.5849 | 1.4155 | 1.2331 | 1.5849 |
| 20 | 1.7282 | 1.5435 | 1.3446 | 1.7282 |
| 21 | 1.8799 | 1.6790 | 1.4626 | 1.8799 |
| 22 | 2.0404 | 1.8223 | 1.5875 | 2.0404 |
| 23 | 2.2102 | 1.9740 | 1.7196 | 2.2102 |
| 24 | 2.3895 | 2.1341 | 1.8591 | 2.3895 |
| 25 | 2.5788 | 2.3032 | 2.0064 | 2.5788 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0661 | 0.0590 | 0.0514 | 0.0661 |
| 2 | 0.1094 | 0.0977 | 0.0851 | 0.1094 |
| 3 | 0.1534 | 0.1370 | 0.1194 | 0.1534 |
| 4 | 0.2013 | 0.1798 | 0.1566 | 0.2013 |
| 5 | 0.2530 | 0.2260 | 0.1969 | 0.2530 |
| 6 | 0.3088 | 0.2758 | 0.2402 | 0.3088 |
| 7 | 0.3687 | 0.3293 | 0.2869 | 0.3687 |
| 8 | 0.4329 | 0.3866 | 0.3368 | 0.4329 |
| 9 | 0.5016 | 0.4480 | 0.3903 | 0.5016 |
| 10 | 0.5749 | 0.5135 | 0.4473 | 0.5749 |
| 11 | 0.6531 | 0.5833 | 0.5082 | 0.6531 |
| 12 | 0.7364 | 0.6577 | 0.5729 | 0.7364 |
| 13 | 0.8250 | 0.7368 | 0.6419 | 0.8250 |
| 14 | 0.9191 | 0.8209 | 0.7151 | 0.9191 |
| 15 | 1.0192 | 0.9102 | 0.7929 | 1.0192 |
| 16 | 1.1253 | 1.0051 | 0.8755 | 1.1253 |
| 17 | 1.2380 | 1.1057 | 0.9632 | 1.2380 |
| 18 | 1.3574 | 1.2123 | 1.0561 | 1.3574 |
| 19 | 1.4840 | 1.3254 | 1.1546 | 1.4840 |
| 20 | 1.6182 | 1.4452 | 1.2590 | 1.6182 |
| 21 | 1.7602 | 1.5721 | 1.3695 | 1.7602 |
| 22 | 1.9105 | 1.7063 | 1.4865 | 1.9105 |
| 23 | 2.0695 | 1.8483 | 1.6101 | 2.0695 |
| 24 | 2.2374 | 1.9983 | 1.7408 | 2.2374 |
| 25 | 2.4147 | 2.1566 | 1.8787 | 2.4147 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0621 | 0.0555 | 0.0483 | 0.0621 |
| 2 | 0.1028 | 0.0918 | 0.0800 | 0.1028 |
| 3 | 0.1443 | 0.1288 | 0.1122 | 0.1443 |
| 4 | 0.1892 | 0.1690 | 0.1472 | 0.1892 |
| 5 | 0.2379 | 0.2125 | 0.1851 | 0.2379 |
| 6 | 0.2903 | 0.2593 | 0.2259 | 0.2903 |
| 7 | 0.3466 | 0.3096 | 0.2697 | 0.3466 |
| 8 | 0.4070 | 0.3635 | 0.3167 | 0.4070 |
| 9 | 0.4716 | 0.4212 | 0.3669 | 0.4716 |
| 10 | 0.5405 | 0.4828 | 0.4206 | 0.5405 |
| 11 | 0.6140 | 0.5484 | 0.4778 | 0.6140 |
| 12 | 0.6923 | 0.6183 | 0.5387 | 0.6923 |
| 13 | 0.7756 | 0.6927 | 0.6035 | 0.7756 |
| 14 | 0.8641 | 0.7718 | 0.6723 | 0.8641 |
| 15 | 0.9582 | 0.8558 | 0.7455 | 0.9582 |
| 16 | 1.0580 | 0.9449 | 0.8231 | 1.0580 |
| 17 | 1.1639 | 1.0395 | 0.9055 | 1.1639 |
| 18 | 1.2762 | 1.1398 | 0.9929 | 1.2762 |
| 19 | 1.3952 | 1.2461 | 1.0855 | 1.3952 |
| 20 | 1.5213 | 1.3587 | 1.1836 | 1.5213 |
| 21 | 1.6549 | 1.4780 | 1.2875 | 1.6549 |
| 22 | 1.7962 | 1.6042 | 1.3975 | 1.7962 |
| 23 | 1.9456 | 1.7377 | 1.5138 | 1.9456 |
| 24 | 2.1035 | 1.8787 | 1.6366 | 2.1035 |
| 25 | 2.2702 | 2.0275 | 1.7663 | 2.2702 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0586 | 0.0523 | 0.0456 | 0.0586 |
| 2 | 0.0970 | 0.0867 | 0.0755 | 0.0970 |
| 3 | 0.1361 | 0.1216 | 0.1059 | 0.1361 |
| 4 | 0.1786 | 0.1595 | 0.1389 | 0.1786 |
| 5 | 0.2245 | 0.2005 | 0.1746 | 0.2245 |
| 6 | 0.2739 | 0.2446 | 0.2131 | 0.2739 |
| 7 | 0.3271 | 0.2921 | 0.2545 | 0.3271 |
| 8 | 0.3840 | 0.3430 | 0.2988 | 0.3840 |
| 9 | 0.4450 | 0.3974 | 0.3462 | 0.4450 |
| 10 | 0.5100 | 0.4555 | 0.3968 | 0.5100 |
| 11 | 0.5794 | 0.5175 | 0.4508 | 0.5794 |
| 12 | 0.6532 | 0.5834 | 0.5082 | 0.6532 |
| 13 | 0.7318 | 0.6536 | 0.5694 | 0.7318 |
| 14 | 0.8153 | 0.7282 | 0.6344 | 0.8153 |
| 15 | 0.9041 | 0.8074 | 0.7034 | 0.9041 |
| 16 | 0.9982 | 0.8916 | 0.7767 | 0.9982 |
| 17 | 1.0982 | 0.9808 | 0.8544 | 1.0982 |
| 18 | 1.2041 | 1.0754 | 0.9369 | 1.2041 |
| 19 | 1.3164 | 1.1757 | 1.0242 | 1.3164 |
| 20 | 1.4354 | 1.2820 | 1.1168 | 1.4354 |
| 21 | 1.5614 | 1.3946 | 1.2148 | 1.5614 |
| 22 | 1.6948 | 1.5136 | 1.3186 | 1.6948 |
| 23 | 1.8358 | 1.6396 | 1.4283 | 1.8358 |
| 24 | 1.9848 | 1.7726 | 1.5442 | 1.9848 |
| 25 | 2.1420 | 1.9131 | 1.6665 | 2.1420 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0555 | 0.0495 | 0.0432 | 0.0555 |
| 2 | 0.0918 | 0.0820 | 0.0715 | 0.0918 |
| 3 | 0.1288 | 0.1151 | 0.1002 | 0.1288 |
| 4 | 0.1690 | 0.1510 | 0.1315 | 0.1690 |
| 5 | 0.2125 | 0.1898 | 0.1653 | 0.2125 |
| 6 | 0.2593 | 0.2316 | 0.2017 | 0.2593 |
| 7 | 0.3096 | 0.2765 | 0.2409 | 0.3096 |
| 8 | 0.3635 | 0.3247 | 0.2828 | 0.3635 |
| 9 | 0.4212 | 0.3762 | 0.3277 | 0.4212 |
| 10 | 0.4828 | 0.4312 | 0.3756 | 0.4828 |
| 11 | 0.5484 | 0.4898 | 0.4267 | 0.5484 |
| 12 | 0.6183 | 0.5522 | 0.4811 | 0.6183 |
| 13 | 0.6927 | 0.6187 | 0.5390 | 0.6927 |
| 14 | 0.7718 | 0.6893 | 0.6005 | 0.7718 |
| 15 | 0.8557 | 0.7643 | 0.6658 | 0.8557 |
| 16 | 0.9449 | 0.8439 | 0.7352 | 0.9449 |
| 17 | 1.0395 | 0.9284 | 0.8087 | 1.0395 |
| 18 | 1.1398 | 1.0180 | 0.8868 | 1.1398 |
| 19 | 1.2461 | 1.1129 | 0.9695 | 1.2461 |
| 20 | 1.3587 | 1.2135 | 1.0571 | 1.3587 |
| 21 | 1.4780 | 1.3200 | 1.1499 | 1.4780 |
| 22 | 1.6042 | 1.4328 | 1.2481 | 1.6042 |
| 23 | 1.7377 | 1.5520 | 1.3520 | 1.7377 |
| 24 | 1.8787 | 1.6779 | 1.4617 | 1.8787 |
| 25 | 2.0275 | 1.8108 | 1.5775 | 2.0275 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0527 | 0.0470 | 0.0410 | 0.0527 |
| 2 | 0.0872 | 0.0779 | 0.0678 | 0.0872 |
| 3 | 0.1223 | 0.1092 | 0.0952 | 0.1223 |
| 4 | 0.1604 | 0.1433 | 0.1248 | 0.1604 |
| 5 | 0.2017 | 0.1801 | 0.1569 | 0.2017 |
| 6 | 0.2461 | 0.2198 | 0.1915 | 0.2461 |
| 7 | 0.2939 | 0.2625 | 0.2286 | 0.2939 |
| 8 | 0.3451 | 0.3082 | 0.2685 | 0.3451 |
| 9 | 0.3998 | 0.3571 | 0.3111 | 0.3998 |
| 10 | 0.4583 | 0.4093 | 0.3565 | 0.4583 |
| 11 | 0.5206 | 0.4650 | 0.4050 | 0.5206 |
| 12 | 0.5870 | 0.5242 | 0.4567 | 0.5870 |
| 13 | 0.6576 | 0.5873 | 0.5116 | 0.6576 |
| 14 | 0.7326 | 0.6543 | 0.5700 | 0.7326 |
| 15 | 0.8123 | 0.7255 | 0.6320 | 0.8123 |
| 16 | 0.8970 | 0.8011 | 0.6979 | 0.8970 |
| 17 | 0.9867 | 0.8813 | 0.7677 | 0.9867 |
| 18 | 1.0819 | 0.9663 | 0.8418 | 1.0819 |
| 19 | 1.1829 | 1.0564 | 0.9203 | 1.1829 |
| 20 | 1.2898 | 1.1519 | 1.0035 | 1.2898 |
| 21 | 1.4030 | 1.2531 | 1.0916 | 1.4030 |
| 22 | 1.5228 | 1.3601 | 1.1848 | 1.5228 |
| 23 | 1.6495 | 1.4732 | 1.2834 | 1.6495 |
| 24 | 1.7834 | 1.5928 | 1.3875 | 1.7834 |
| 25 | 1.9246 | 1.7189 | 1.4974 | 1.9246 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0429 | 0.0383 | 0.0334 | 0.0429 |
| 2 | 0.0710 | 0.0635 | 0.0553 | 0.0710 |
| 3 | 0.0997 | 0.0890 | 0.0775 | 0.0997 |
| 4 | 0.1307 | 0.1168 | 0.1017 | 0.1307 |
| 5 | 0.1644 | 0.1468 | 0.1279 | 0.1644 |
| 6 | 0.2006 | 0.1791 | 0.1561 | 0.2006 |
| 7 | 0.2395 | 0.2139 | 0.1863 | 0.2395 |
| 8 | 0.2812 | 0.2511 | 0.2188 | 0.2812 |
| 9 | 0.3258 | 0.2910 | 0.2535 | 0.3258 |
| 10 | 0.3735 | 0.3335 | 0.2906 | 0.3735 |
| 11 | 0.4242 | 0.3789 | 0.3301 | 0.4242 |
| 12 | 0.4783 | 0.4272 | 0.3722 | 0.4783 |
| 13 | 0.5359 | 0.4786 | 0.4169 | 0.5359 |
| 14 | 0.5970 | 0.5332 | 0.4645 | 0.5970 |
| 15 | 0.6620 | 0.5912 | 0.5151 | 0.6620 |
| 16 | 0.7310 | 0.6528 | 0.5687 | 0.7310 |
| 17 | 0.8041 | 0.7182 | 0.6256 | 0.8041 |
| 18 | 0.8817 | 0.7875 | 0.6860 | 0.8817 |
| 19 | 0.9639 | 0.8609 | 0.7500 | 0.9639 |
| 20 | 1.0511 | 0.9387 | 0.8178 | 1.0511 |
| 21 | 1.1433 | 1.0212 | 0.8896 | 1.1433 |
| 22 | 1.2410 | 1.1084 | 0.9655 | 1.2410 |
| 23 | 1.3442 | 1.2006 | 1.0459 | 1.3442 |
| 24 | 1.4533 | 1.2980 | 1.1307 | 1.4533 |
| 25 | 1.5684 | 1.4008 | 1.2203 | 1.5684 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.1089 | 0.0973 | 0.0848 | 0.1089 |
| 2 | 0.1803 | 0.1611 | 0.1403 | 0.1803 |
| 3 | 0.2530 | 0.2259 | 0.1968 | 0.2530 |
| 4 | 0.3319 | 0.2964 | 0.2582 | 0.3319 |
| 5 | 0.4172 | 0.3726 | 0.3246 | 0.4172 |
| 6 | 0.5091 | 0.4547 | 0.3961 | 0.5091 |
| 7 | 0.6079 | 0.5429 | 0.4729 | 0.6079 |
| 8 | 0.7137 | 0.6375 | 0.5553 | 0.7137 |
| 9 | 0.8270 | 0.7386 | 0.6434 | 0.8270 |
| 10 | 0.9479 | 0.8466 | 0.7375 | 0.9479 |
| 11 | 1.0768 | 0.9617 | 0.8378 | 1.0768 |
| 12 | 1.2141 | 1.0844 | 0.9446 | 1.2141 |
| 13 | 1.3602 | 1.2148 | 1.0583 | 1.3602 |
| 14 | 1.5154 | 1.3534 | 1.1790 | 1.5154 |
| 15 | 1.6803 | 1.5007 | 1.3073 | 1.6803 |
| 16 | 1.8553 | 1.6570 | 1.4435 | 1.8553 |
| 17 | 2.0410 | 1.8229 | 1.5880 | 2.0410 |
| 18 | 2.2380 | 1.9988 | 1.7412 | 2.2380 |
| 19 | 2.4467 | 2.1852 | 1.9036 | 2.4467 |
| 20 | 2.6679 | 2.3827 | 2.0757 | 2.6679 |
| 21 | 2.9021 | 2.5919 | 2.2579 | 2.9021 |
| 22 | 3.1499 | 2.8133 | 2.4507 | 3.1499 |
| 23 | 3.4120 | 3.0473 | 2.6546 | 3.4120 |
| 24 | 3.6889 | 3.2946 | 2.8701 | 3.6889 |
| 25 | 3.9811 | 3.5556 | 3.0974 | 3.9811 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.1042 | 0.0931 | 0.0811 | 0.1042 |
| 2 | 0.1725 | 0.1540 | 0.1342 | 0.1725 |
| 3 | 0.2420 | 0.2161 | 0.1883 | 0.2420 |
| 4 | 0.3174 | 0.2835 | 0.2470 | 0.3174 |
| 5 | 0.3990 | 0.3564 | 0.3104 | 0.3990 |
| 6 | 0.4869 | 0.4349 | 0.3789 | 0.4869 |
| 7 | 0.5814 | 0.5193 | 0.4524 | 0.5814 |
| 8 | 0.6827 | 0.6097 | 0.5311 | 0.6827 |
| 9 | 0.7910 | 0.7064 | 0.6154 | 0.7910 |
| 10 | 0.9066 | 0.8097 | 0.7054 | 0.9066 |
| 11 | 1.0299 | 0.9199 | 0.8013 | 1.0299 |
| 12 | 1.1612 | 1.0371 | 0.9035 | 1.1612 |
| 13 | 1.3009 | 1.1619 | 1.0122 | 1.3009 |
| 14 | 1.4494 | 1.2945 | 1.1277 | 1.4494 |
| 15 | 1.6071 | 1.4354 | 1.2504 | 1.6071 |
| 16 | 1.7745 | 1.5849 | 1.3807 | 1.7745 |
| 17 | 1.9522 | 1.7435 | 1.5189 | 1.9522 |
| 18 | 2.1405 | 1.9118 | 1.6654 | 2.1405 |
| 19 | 2.3402 | 2.0901 | 1.8208 | 2.3402 |
| 20 | 2.5517 | 2.2790 | 1.9853 | 2.5517 |
| 21 | 2.7757 | 2.4791 | 2.1596 | 2.7757 |
| 22 | 3.0127 | 2.6908 | 2.3440 | 3.0127 |
| 23 | 3.2634 | 2.9146 | 2.5391 | 3.2634 |
| 24 | 3.5282 | 3.1512 | 2.7451 | 3.5282 |
| 25 | 3.8077 | 3.4008 | 2.9626 | 3.8077 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.1001 | 0.0894 | 0.0779 | 0.1001 |
| 2 | 0.1658 | 0.1480 | 0.1290 | 0.1658 |
| 3 | 0.2325 | 0.2077 | 0.1809 | 0.2325 |
| 4 | 0.3050 | 0.2724 | 0.2373 | 0.3050 |
| 5 | 0.3835 | 0.3425 | 0.2983 | 0.3835 |
| 6 | 0.4680 | 0.4179 | 0.3641 | 0.4680 |
| 7 | 0.5587 | 0.4990 | 0.4347 | 0.5587 |
| 8 | 0.6561 | 0.5859 | 0.5104 | 0.6561 |
| 9 | 0.7602 | 0.6789 | 0.5914 | 0.7602 |
| 10 | 0.8713 | 0.7782 | 0.6779 | 0.8713 |
| 11 | 0.9898 | 0.8840 | 0.7701 | 0.9898 |
| 12 | 1.1160 | 0.9967 | 0.8683 | 1.1160 |
| 13 | 1.2502 | 1.1166 | 0.9727 | 1.2502 |
| 14 | 1.3929 | 1.2441 | 1.0838 | 1.3929 |
| 15 | 1.5445 | 1.3794 | 1.2017 | 1.5445 |
| 16 | 1.7054 | 1.5231 | 1.3269 | 1.7054 |
| 17 | 1.8761 | 1.6756 | 1.4597 | 1.8761 |
| 18 | 2.0571 | 1.8373 | 1.6005 | 2.0571 |
| 19 | 2.2490 | 2.0086 | 1.7498 | 2.2490 |
| 20 | 2.4523 | 2.1902 | 1.9080 | 2.4523 |
| 21 | 2.6675 | 2.3824 | 2.0754 | 2.6675 |
| 22 | 2.8953 | 2.5859 | 2.2527 | 2.8953 |
| 23 | 3.1362 | 2.8011 | 2.4401 | 3.1362 |
| 24 | 3.3907 | 3.0284 | 2.6381 | 3.3907 |
| 25 | 3.6593 | 3.2683 | 2.8471 | 3.6593 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0930 | 0.0831 | 0.0724 | 0.0930 |
| 2 | 0.1540 | 0.1376 | 0.1198 | 0.1540 |
| 3 | 0.2161 | 0.1930 | 0.1681 | 0.2161 |
| 4 | 0.2834 | 0.2531 | 0.2205 | 0.2834 |
| 5 | 0.3563 | 0.3182 | 0.2772 | 0.3563 |
| 6 | 0.4348 | 0.3883 | 0.3383 | 0.4348 |
| 7 | 0.5192 | 0.4637 | 0.4039 | 0.5192 |
| 8 | 0.6096 | 0.5444 | 0.4743 | 0.6096 |
| 9 | 0.7063 | 0.6308 | 0.5495 | 0.7063 |
| 10 | 0.8096 | 0.7230 | 0.6299 | 0.8096 |
| 11 | 0.9197 | 0.8214 | 0.7155 | 0.9197 |
| 12 | 1.0369 | 0.9261 | 0.8068 | 1.0369 |
| 13 | 1.1616 | 1.0375 | 0.9038 | 1.1616 |
| 14 | 1.2942 | 1.1559 | 1.0070 | 1.2942 |
| 15 | 1.4351 | 1.2817 | 1.1165 | 1.4351 |
| 16 | 1.5845 | 1.4152 | 1.2328 | 1.5845 |
| 17 | 1.7431 | 1.5569 | 1.3562 | 1.7431 |
| 18 | 1.9113 | 1.7071 | 1.4871 | 1.9113 |
| 19 | 2.0896 | 1.8663 | 1.6258 | 2.0896 |
| 20 | 2.2785 | 2.0350 | 1.7728 | 2.2785 |
| 21 | 2.4785 | 2.2136 | 1.9284 | 2.4785 |
| 22 | 2.6902 | 2.4027 | 2.0931 | 2.6902 |
| 23 | 2.9140 | 2.6026 | 2.2672 | 2.9140 |
| 24 | 3.1505 | 2.8138 | 2.4512 | 3.1505 |
| 25 | 3.4000 | 3.0367 | 2.6454 | 3.4000 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0874 | 0.0781 | 0.0680 | 0.0874 |
| 2 | 0.1447 | 0.1293 | 0.1126 | 0.1447 |
| 3 | 0.2030 | 0.1813 | 0.1580 | 0.2030 |
| 4 | 0.2664 | 0.2379 | 0.2072 | 0.2664 |
| 5 | 0.3348 | 0.2990 | 0.2605 | 0.3348 |
| 6 | 0.4086 | 0.3649 | 0.3179 | 0.4086 |
| 7 | 0.4879 | 0.4357 | 0.3796 | 0.4879 |
| 8 | 0.5728 | 0.5116 | 0.4457 | 0.5728 |
| 9 | 0.6637 | 0.5928 | 0.5164 | 0.6637 |
| 10 | 0.7608 | 0.6795 | 0.5919 | 0.7608 |
| 11 | 0.8642 | 0.7719 | 0.6724 | 0.8642 |
| 12 | 0.9744 | 0.8703 | 0.7581 | 0.9744 |
| 13 | 1.0917 | 0.9750 | 0.8493 | 1.0917 |
| 14 | 1.2162 | 1.0863 | 0.9463 | 1.2162 |
| 15 | 1.3486 | 1.2045 | 1.0493 | 1.3486 |
| 16 | 1.4891 | 1.3299 | 1.1586 | 1.4891 |
| 17 | 1.6381 | 1.4630 | 1.2745 | 1.6381 |
| 18 | 1.7962 | 1.6042 | 1.3975 | 1.7962 |
| 19 | 1.9637 | 1.7538 | 1.5278 | 1.9637 |
| 20 | 2.1412 | 1.9124 | 1.6659 | 2.1412 |
| 21 | 2.3292 | 2.0802 | 1.8122 | 2.3292 |
| 22 | 2.5281 | 2.2579 | 1.9669 | 2.5281 |
| 23 | 2.7384 | 2.4458 | 2.1306 | 2.7384 |
| 24 | 2.9606 | 2.6442 | 2.3035 | 2.9606 |
| 25 | 3.1952 | 2.8537 | 2.4860 | 3.1952 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0901 | 0.0805 | 0.0701 | 0.0901 |
| 2 | 0.1492 | 0.1333 | 0.1161 | 0.1492 |
| 3 | 0.2093 | 0.1869 | 0.1628 | 0.2093 |
| 4 | 0.2746 | 0.2452 | 0.2136 | 0.2746 |
| 5 | 0.3451 | 0.3083 | 0.2685 | 0.3451 |
| 6 | 0.4212 | 0.3762 | 0.3277 | 0.4212 |
| 7 | 0.5029 | 0.4492 | 0.3913 | 0.5029 |
| 8 | 0.5905 | 0.5274 | 0.4594 | 0.5905 |
| 9 | 0.6842 | 0.6111 | 0.5323 | 0.6842 |
| 10 | 0.7843 | 0.7004 | 0.6102 | 0.7843 |
| 11 | 0.8909 | 0.7957 | 0.6932 | 0.8909 |
| 12 | 1.0045 | 0.8971 | 0.7815 | 1.0045 |
| 13 | 1.1253 | 1.0051 | 0.8756 | 1.1253 |
| 14 | 1.2538 | 1.1198 | 0.9755 | 1.2538 |
| 15 | 1.3902 | 1.2416 | 1.0816 | 1.3902 |
| 16 | 1.5350 | 1.3710 | 1.1943 | 1.5350 |
| 17 | 1.6887 | 1.5082 | 1.3138 | 1.6887 |
| 18 | 1.8516 | 1.6537 | 1.4406 | 1.8516 |
| 19 | 2.0243 | 1.8080 | 1.5750 | 2.0243 |
| 20 | 2.2073 | 1.9714 | 1.7173 | 2.2073 |
| 21 | 2.4010 | 2.1444 | 1.8681 | 2.4010 |
| 22 | 2.6061 | 2.3276 | 2.0276 | 2.6061 |
| 23 | 2.8229 | 2.5212 | 2.1963 | 2.8229 |
| 24 | 3.0520 | 2.7258 | 2.3746 | 3.0520 |
| 25 | 3.2938 | 2.9417 | 2.5627 | 3.2938 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0793 | 0.0708 | 0.0617 | 0.0793 |
| 2 | 0.1312 | 0.1172 | 0.1021 | 0.1312 |
| 3 | 0.1841 | 0.1645 | 0.1433 | 0.1841 |
| 4 | 0.2415 | 0.2157 | 0.1879 | 0.2415 |
| 5 | 0.3036 | 0.2712 | 0.2362 | 0.3036 |
| 6 | 0.3705 | 0.3309 | 0.2883 | 0.3705 |
| 7 | 0.4424 | 0.3952 | 0.3442 | 0.4424 |
| 8 | 0.5195 | 0.4640 | 0.4042 | 0.5195 |
| 9 | 0.6019 | 0.5376 | 0.4683 | 0.6019 |
| 10 | 0.6899 | 0.6162 | 0.5368 | 0.6899 |
| 11 | 0.7838 | 0.7000 | 0.6098 | 0.7838 |
| 12 | 0.8837 | 0.7892 | 0.6875 | 0.8837 |
| 13 | 0.9900 | 0.8842 | 0.7702 | 0.9900 |
| 14 | 1.1030 | 0.9851 | 0.8582 | 1.1030 |
| 15 | 1.2230 | 1.0923 | 0.9515 | 1.2230 |
| 16 | 1.3504 | 1.2061 | 1.0506 | 1.3504 |
| 17 | 1.4855 | 1.3268 | 1.1558 | 1.4855 |
| 18 | 1.6289 | 1.4548 | 1.2673 | 1.6289 |
| 19 | 1.7808 | 1.5905 | 1.3855 | 1.7808 |
| 20 | 1.9418 | 1.7343 | 1.5108 | 1.9418 |
| 21 | 2.1122 | 1.8865 | 1.6434 | 2.1122 |
| 22 | 2.2926 | 2.0476 | 1.7837 | 2.2926 |
| 23 | 2.4834 | 2.2180 | 1.9322 | 2.4834 |
| 24 | 2.6849 | 2.3980 | 2.0890 | 2.6849 |
| 25 | 2.8976 | 2.5879 | 2.2544 | 2.8976 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0710 | 0.0634 | 0.0553 | 0.0710 |
| 2 | 0.1176 | 0.1050 | 0.0915 | 0.1176 |
| 3 | 0.1650 | 0.1473 | 0.1284 | 0.1650 |
| 4 | 0.2164 | 0.1933 | 0.1684 | 0.2164 |
| 5 | 0.2720 | 0.2430 | 0.2117 | 0.2720 |
| 6 | 0.3320 | 0.2965 | 0.2583 | 0.3320 |
| 7 | 0.3964 | 0.3540 | 0.3084 | 0.3964 |
| 8 | 0.4654 | 0.4157 | 0.3621 | 0.4654 |
| 9 | 0.5393 | 0.4817 | 0.4196 | 0.5393 |
| 10 | 0.6181 | 0.5521 | 0.4809 | 0.6181 |
| 11 | 0.7022 | 0.6272 | 0.5464 | 0.7022 |
| 12 | 0.7917 | 0.7071 | 0.6160 | 0.7917 |
| 13 | 0.8870 | 0.7922 | 0.6901 | 0.8870 |
| 14 | 0.9882 | 0.8826 | 0.7689 | 0.9882 |
| 15 | 1.0958 | 0.9786 | 0.8525 | 1.0958 |
| 16 | 1.2099 | 1.0806 | 0.9413 | 1.2099 |
| 17 | 1.3310 | 1.1888 | 1.0356 | 1.3310 |
| 18 | 1.4594 | 1.3035 | 1.1355 | 1.4594 |
| 19 | 1.5955 | 1.4250 | 1.2414 | 1.5955 |
| 20 | 1.7398 | 1.5538 | 1.3536 | 1.7398 |
| 21 | 1.8925 | 1.6902 | 1.4724 | 1.8925 |
| 22 | 2.0541 | 1.8346 | 1.5982 | 2.0541 |
| 23 | 2.2250 | 1.9872 | 1.7311 | 2.2250 |
| 24 | 2.4056 | 2.1485 | 1.8716 | 2.4056 |
| 25 | 2.5961 | 2.3187 | 2.0199 | 2.5961 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0643 | 0.0575 | 0.0501 | 0.0643 |
| 2 | 0.1065 | 0.0951 | 0.0829 | 0.1065 |
| 3 | 0.1494 | 0.1335 | 0.1163 | 0.1494 |
| 4 | 0.1960 | 0.1751 | 0.1525 | 0.1960 |
| 5 | 0.2464 | 0.2201 | 0.1917 | 0.2464 |
| 6 | 0.3007 | 0.2686 | 0.2340 | 0.3007 |
| 7 | 0.3591 | 0.3207 | 0.2794 | 0.3591 |
| 8 | 0.4216 | 0.3765 | 0.3280 | 0.4216 |
| 9 | 0.4885 | 0.4363 | 0.3801 | 0.4885 |
| 10 | 0.5599 | 0.5001 | 0.4356 | 0.5599 |
| 11 | 0.6360 | 0.5681 | 0.4949 | 0.6360 |
| 12 | 0.7171 | 0.6405 | 0.5580 | 0.7171 |
| 13 | 0.8034 | 0.7175 | 0.6251 | 0.8034 |
| 14 | 0.8951 | 0.7994 | 0.6964 | 0.8951 |
| 15 | 0.9925 | 0.8864 | 0.7722 | 0.9925 |
| 16 | 1.0959 | 0.9788 | 0.8526 | 1.0959 |
| 17 | 1.2056 | 1.0767 | 0.9380 | 1.2056 |
| 18 | 1.3219 | 1.1806 | 1.0285 | 1.3219 |
| 19 | 1.4452 | 1.2908 | 1.1244 | 1.4452 |
| 20 | 1.5758 | 1.4074 | 1.2261 | 1.5758 |
| 21 | 1.7142 | 1.5310 | 1.3337 | 1.7142 |
| 22 | 1.8605 | 1.6617 | 1.4476 | 1.8605 |
| 23 | 2.0153 | 1.8000 | 1.5680 | 2.0153 |
| 24 | 2.1789 | 1.9460 | 1.6953 | 2.1789 |
| 25 | 2.3515 | 2.1002 | 1.8296 | 2.3515 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0588 | 0.0525 | 0.0458 | 0.0588 |
| 2 | 0.0973 | 0.0869 | 0.0757 | 0.0973 |
| 3 | 0.1366 | 0.1220 | 0.1062 | 0.1366 |
| 4 | 0.1791 | 0.1600 | 0.1394 | 0.1791 |
| 5 | 0.2252 | 0.2011 | 0.1752 | 0.2252 |
| 6 | 0.2748 | 0.2454 | 0.2138 | 0.2748 |
| 7 | 0.3281 | 0.2931 | 0.2553 | 0.3281 |
| 8 | 0.3853 | 0.3441 | 0.2998 | 0.3853 |
| 9 | 0.4464 | 0.3987 | 0.3473 | 0.4464 |
| 10 | 0.5117 | 0.4570 | 0.3981 | 0.5117 |
| 11 | 0.5813 | 0.5192 | 0.4523 | 0.5813 |
| 12 | 0.6554 | 0.5853 | 0.5099 | 0.6554 |
| 13 | 0.7342 | 0.6558 | 0.5713 | 0.7342 |
| 14 | 0.8180 | 0.7306 | 0.6365 | 0.8180 |
| 15 | 0.9070 | 0.8101 | 0.7057 | 0.9070 |
| 16 | 1.0015 | 0.8945 | 0.7792 | 1.0015 |
| 17 | 1.1018 | 0.9840 | 0.8572 | 1.1018 |
| 18 | 1.2081 | 1.0790 | 0.9399 | 1.2081 |
| 19 | 1.3207 | 1.1796 | 1.0276 | 1.3207 |
| 20 | 1.4401 | 1.2862 | 1.1205 | 1.4401 |
| 21 | 1.5665 | 1.3991 | 1.2188 | 1.5665 |
| 22 | 1.7003 | 1.5186 | 1.3229 | 1.7003 |
| 23 | 1.8418 | 1.6450 | 1.4330 | 1.8418 |
| 24 | 1.9913 | 1.7785 | 1.5493 | 1.9913 |
| 25 | 2.1490 | 1.9193 | 1.6720 | 2.1490 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0551 | 0.0492 | 0.0428 | 0.0551 |
| 2 | 0.0911 | 0.0814 | 0.0709 | 0.0911 |
| 3 | 0.1279 | 0.1142 | 0.0995 | 0.1279 |
| 4 | 0.1677 | 0.1498 | 0.1305 | 0.1677 |
| 5 | 0.2109 | 0.1883 | 0.1641 | 0.2109 |
| 6 | 0.2573 | 0.2298 | 0.2002 | 0.2573 |
| 7 | 0.3072 | 0.2744 | 0.2391 | 0.3072 |
| 8 | 0.3608 | 0.3222 | 0.2807 | 0.3608 |
| 9 | 0.4180 | 0.3733 | 0.3252 | 0.4180 |
| 10 | 0.4791 | 0.4279 | 0.3728 | 0.4791 |
| 11 | 0.5443 | 0.4861 | 0.4235 | 0.5443 |
| 12 | 0.6137 | 0.5481 | 0.4775 | 0.6137 |
| 13 | 0.6875 | 0.6140 | 0.5349 | 0.6875 |
| 14 | 0.7660 | 0.6841 | 0.5959 | 0.7660 |
| 15 | 0.8493 | 0.7585 | 0.6608 | 0.8493 |
| 16 | 0.9378 | 0.8375 | 0.7296 | 0.9378 |
| 17 | 1.0316 | 0.9214 | 0.8026 | 1.0316 |
| 18 | 1.1312 | 1.0103 | 0.8801 | 1.1312 |
| 19 | 1.2367 | 1.1045 | 0.9622 | 1.2367 |
| 20 | 1.3485 | 1.2044 | 1.0492 | 1.3485 |
| 21 | 1.4668 | 1.3101 | 1.1413 | 1.4668 |
| 22 | 1.5921 | 1.4219 | 1.2387 | 1.5921 |
| 23 | 1.7246 | 1.5403 | 1.3418 | 1.7246 |
| 24 | 1.8645 | 1.6653 | 1.4507 | 1.8645 |
| 25 | 2.0122 | 1.7972 | 1.5656 | 2.0122 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0518 | 0.0462 | 0.0403 | 0.0518 |
| 2 | 0.0857 | 0.0765 | 0.0667 | 0.0857 |
| 3 | 0.1202 | 0.1074 | 0.0935 | 0.1202 |
| 4 | 0.1577 | 0.1408 | 0.1227 | 0.1577 |
| 5 | 0.1982 | 0.1771 | 0.1542 | 0.1982 |
| 6 | 0.2419 | 0.2161 | 0.1882 | 0.2419 |
| 7 | 0.2889 | 0.2580 | 0.2247 | 0.2889 |
| 8 | 0.3392 | 0.3029 | 0.2639 | 0.3392 |
| 9 | 0.3930 | 0.3510 | 0.3058 | 0.3930 |
| 10 | 0.4504 | 0.4023 | 0.3505 | 0.4504 |
| 11 | 0.5117 | 0.4570 | 0.3981 | 0.5117 |
| 12 | 0.5769 | 0.5153 | 0.4489 | 0.5769 |
| 13 | 0.6463 | 0.5773 | 0.5029 | 0.6463 |
| 14 | 0.7201 | 0.6432 | 0.5603 | 0.7201 |
| 15 | 0.7985 | 0.7131 | 0.6212 | 0.7985 |
| 16 | 0.8816 | 0.7874 | 0.6860 | 0.8816 |
| 17 | 0.9699 | 0.8662 | 0.7546 | 0.9699 |
| 18 | 1.0635 | 0.9498 | 0.8274 | 1.0635 |
| 19 | 1.1627 | 1.0384 | 0.9046 | 1.1627 |
| 20 | 1.2678 | 1.1323 | 0.9864 | 1.2678 |
| 21 | 1.3791 | 1.2317 | 1.0730 | 1.3791 |
| 22 | 1.4968 | 1.3369 | 1.1646 | 1.4968 |
| 23 | 1.6214 | 1.4481 | 1.2615 | 1.6214 |
| 24 | 1.7529 | 1.5656 | 1.3639 | 1.7529 |
| 25 | 1.8918 | 1.6896 | 1.4719 | 1.8918 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0488 | 0.0436 | 0.0380 | 0.0488 |
| 2 | 0.0809 | 0.0722 | 0.0629 | 0.0809 |
| 3 | 0.1134 | 0.1013 | 0.0883 | 0.1134 |
| 4 | 0.1488 | 0.1329 | 0.1158 | 0.1488 |
| 5 | 0.1870 | 0.1671 | 0.1455 | 0.1870 |
| 6 | 0.2283 | 0.2039 | 0.1776 | 0.2283 |
| 7 | 0.2726 | 0.2434 | 0.2121 | 0.2726 |
| 8 | 0.3200 | 0.2858 | 0.2490 | 0.3200 |
| 9 | 0.3708 | 0.3312 | 0.2885 | 0.3708 |
| 10 | 0.4250 | 0.3796 | 0.3307 | 0.4250 |
| 11 | 0.4828 | 0.4312 | 0.3756 | 0.4828 |
| 12 | 0.5444 | 0.4862 | 0.4235 | 0.5444 |
| 13 | 0.6099 | 0.5447 | 0.4745 | 0.6099 |
| 14 | 0.6795 | 0.6068 | 0.5286 | 0.6795 |
| 15 | 0.7534 | 0.6729 | 0.5862 | 0.7534 |
| 16 | 0.8319 | 0.7430 | 0.6472 | 0.8319 |
| 17 | 0.9151 | 0.8173 | 0.7120 | 0.9151 |
| 18 | 1.0034 | 0.8962 | 0.7807 | 1.0034 |
| 19 | 1.0970 | 0.9798 | 0.8535 | 1.0970 |
| 20 | 1.1962 | 1.0683 | 0.9307 | 1.1962 |
| 21 | 1.3012 | 1.1621 | 1.0124 | 1.3012 |
| 22 | 1.4123 | 1.2614 | 1.0988 | 1.4123 |
| 23 | 1.5298 | 1.3663 | 1.1903 | 1.5298 |
| 24 | 1.6540 | 1.4772 | 1.2868 | 1.6540 |
| 25 | 1.7850 | 1.5942 | 1.3888 | 1.7850 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0462 | 0.0413 | 0.0360 | 0.0462 |
| 2 | 0.0765 | 0.0684 | 0.0595 | 0.0765 |
| 3 | 0.1074 | 0.0959 | 0.0835 | 0.1074 |
| 4 | 0.1408 | 0.1258 | 0.1096 | 0.1408 |
| 5 | 0.1771 | 0.1581 | 0.1378 | 0.1771 |
| 6 | 0.2161 | 0.1930 | 0.1681 | 0.2161 |
| 7 | 0.2580 | 0.2304 | 0.2007 | 0.2580 |
| 8 | 0.3029 | 0.2705 | 0.2357 | 0.3029 |
| 9 | 0.3510 | 0.3135 | 0.2731 | 0.3510 |
| 10 | 0.4023 | 0.3593 | 0.3130 | 0.4023 |
| 11 | 0.4570 | 0.4082 | 0.3556 | 0.4570 |
| 12 | 0.5153 | 0.4602 | 0.4009 | 0.5153 |
| 13 | 0.5773 | 0.5156 | 0.4491 | 0.5773 |
| 14 | 0.6431 | 0.5744 | 0.5004 | 0.6431 |
| 15 | 0.7131 | 0.6369 | 0.5548 | 0.7131 |
| 16 | 0.7874 | 0.7033 | 0.6126 | 0.7874 |
| 17 | 0.8662 | 0.7736 | 0.6740 | 0.8662 |
| 18 | 0.9498 | 0.8483 | 0.7390 | 0.9498 |
| 19 | 1.0384 | 0.9274 | 0.8079 | 1.0384 |
| 20 | 1.1323 | 1.0113 | 0.8809 | 1.1323 |
| 21 | 1.2316 | 1.1000 | 0.9583 | 1.2316 |
| 22 | 1.3368 | 1.1940 | 1.0401 | 1.3368 |
| 23 | 1.4481 | 1.2933 | 1.1266 | 1.4481 |
| 24 | 1.5656 | 1.3983 | 1.2181 | 1.5656 |
| 25 | 1.6896 | 1.5090 | 1.3146 | 1.6896 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0439 | 0.0392 | 0.0341 | 0.0439 |
| 2 | 0.0726 | 0.0649 | 0.0565 | 0.0726 |
| 3 | 0.1019 | 0.0910 | 0.0793 | 0.1019 |
| 4 | 0.1337 | 0.1194 | 0.1040 | 0.1337 |
| 5 | 0.1681 | 0.1501 | 0.1308 | 0.1681 |
| 6 | 0.2051 | 0.1832 | 0.1596 | 0.2051 |
| 7 | 0.2449 | 0.2187 | 0.1905 | 0.2449 |
| 8 | 0.2875 | 0.2568 | 0.2237 | 0.2875 |
| 9 | 0.3332 | 0.2976 | 0.2592 | 0.3332 |
| 10 | 0.3819 | 0.3411 | 0.2971 | 0.3819 |
| 11 | 0.4338 | 0.3875 | 0.3375 | 0.4338 |
| 12 | 0.4891 | 0.4369 | 0.3806 | 0.4891 |
| 13 | 0.5480 | 0.4894 | 0.4263 | 0.5480 |
| 14 | 0.6105 | 0.5453 | 0.4750 | 0.6105 |
| 15 | 0.6769 | 0.6046 | 0.5267 | 0.6769 |
| 16 | 0.7475 | 0.6676 | 0.5816 | 0.7475 |
| 17 | 0.8223 | 0.7344 | 0.6398 | 0.8223 |
| 18 | 0.9016 | 0.8053 | 0.7015 | 0.9016 |
| 19 | 0.9857 | 0.8804 | 0.7669 | 0.9857 |
| 20 | 1.0748 | 0.9599 | 0.8362 | 1.0748 |
| 21 | 1.1692 | 1.0442 | 0.9097 | 1.1692 |
| 22 | 1.2690 | 1.1334 | 0.9873 | 1.2690 |
| 23 | 1.3746 | 1.2277 | 1.0695 | 1.3746 |
| 24 | 1.4861 | 1.3273 | 1.1563 | 1.4861 |
| 25 | 1.6039 | 1.4325 | 1.2479 | 1.6039 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0358 | 0.0319 | 0.0278 | 0.0358 |
| 2 | 0.0592 | 0.0529 | 0.0461 | 0.0592 |
| 3 | 0.0831 | 0.0742 | 0.0646 | 0.0831 |
| 4 | 0.1090 | 0.0973 | 0.0848 | 0.1090 |
| 5 | 0.1370 | 0.1223 | 0.1066 | 0.1370 |
| 6 | 0.1671 | 0.1493 | 0.1300 | 0.1671 |
| 7 | 0.1996 | 0.1782 | 0.1553 | 0.1996 |
| 8 | 0.2343 | 0.2093 | 0.1823 | 0.2343 |
| 9 | 0.2715 | 0.2425 | 0.2112 | 0.2715 |
| 10 | 0.3112 | 0.2780 | 0.2421 | 0.3112 |
| 11 | 0.3535 | 0.3158 | 0.2751 | 0.3535 |
| 12 | 0.3986 | 0.3560 | 0.3101 | 0.3986 |
| 13 | 0.4466 | 0.3988 | 0.3474 | 0.4466 |
| 14 | 0.4975 | 0.4444 | 0.3871 | 0.4975 |
| 15 | 0.5517 | 0.4927 | 0.4292 | 0.5517 |
| 16 | 0.6091 | 0.5440 | 0.4739 | 0.6091 |
| 17 | 0.6701 | 0.5985 | 0.5214 | 0.6701 |
| 18 | 0.7348 | 0.6562 | 0.5717 | 0.7348 |
| 19 | 0.8033 | 0.7174 | 0.6250 | 0.8033 |
| 20 | 0.8759 | 0.7823 | 0.6815 | 0.8759 |
| 21 | 0.9528 | 0.8510 | 0.7413 | 0.9528 |
| 22 | 1.0342 | 0.9236 | 0.8046 | 1.0342 |
| 23 | 1.1202 | 1.0005 | 0.8716 | 1.1202 |
| 24 | 1.2111 | 1.0817 | 0.9423 | 1.2111 |
| 25 | 1.3070 | 1.1674 | 1.0169 | 1.3070 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0654 | 0.0584 | 0.0509 | 0.0654 |
| 2 | 0.1082 | 0.0966 | 0.0842 | 0.1082 |
| 3 | 0.1518 | 0.1356 | 0.1181 | 0.1518 |
| 4 | 0.1991 | 0.1778 | 0.1549 | 0.1991 |
| 5 | 0.2503 | 0.2236 | 0.1947 | 0.2503 |
| 6 | 0.3055 | 0.2728 | 0.2377 | 0.3055 |
| 7 | 0.3647 | 0.3257 | 0.2838 | 0.3647 |
| 8 | 0.4282 | 0.3825 | 0.3332 | 0.4282 |
| 9 | 0.4962 | 0.4432 | 0.3861 | 0.4962 |
| 10 | 0.5687 | 0.5080 | 0.4425 | 0.5687 |
| 11 | 0.6461 | 0.5770 | 0.5027 | 0.6461 |
| 12 | 0.7285 | 0.6506 | 0.5668 | 0.7285 |
| 13 | 0.8161 | 0.7289 | 0.6350 | 0.8161 |
| 14 | 0.9092 | 0.8121 | 0.7074 | 0.9092 |
| 15 | 1.0082 | 0.9004 | 0.7844 | 1.0082 |
| 16 | 1.1132 | 0.9942 | 0.8661 | 1.1132 |
| 17 | 1.2246 | 1.0937 | 0.9528 | 1.2246 |
| 18 | 1.3428 | 1.1993 | 1.0447 | 1.3428 |
| 19 | 1.4680 | 1.3111 | 1.1422 | 1.4680 |
| 20 | 1.6007 | 1.4296 | 1.2454 | 1.6007 |
| 21 | 1.7412 | 1.5551 | 1.3547 | 1.7412 |
| 22 | 1.8899 | 1.6880 | 1.4704 | 1.8899 |
| 23 | 2.0472 | 1.8284 | 1.5928 | 2.0472 |
| 24 | 2.2133 | 1.9768 | 1.7220 | 2.2133 |
| 25 | 2.3886 | 2.1334 | 1.8585 | 2.3886 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0625 | 0.0558 | 0.0486 | 0.0625 |
| 2 | 0.1035 | 0.0924 | 0.0805 | 0.1035 |
| 3 | 0.1452 | 0.1297 | 0.1130 | 0.1452 |
| 4 | 0.1905 | 0.1701 | 0.1482 | 0.1905 |
| 5 | 0.2394 | 0.2138 | 0.1863 | 0.2394 |
| 6 | 0.2922 | 0.2609 | 0.2273 | 0.2922 |
| 7 | 0.3488 | 0.3116 | 0.2714 | 0.3488 |
| 8 | 0.4096 | 0.3658 | 0.3187 | 0.4096 |
| 9 | 0.4746 | 0.4239 | 0.3692 | 0.4746 |
| 10 | 0.5440 | 0.4858 | 0.4232 | 0.5440 |
| 11 | 0.6180 | 0.5519 | 0.4808 | 0.6180 |
| 12 | 0.6967 | 0.6223 | 0.5421 | 0.6967 |
| 13 | 0.7806 | 0.6971 | 0.6073 | 0.7806 |
| 14 | 0.8697 | 0.7767 | 0.6766 | 0.8697 |
| 15 | 0.9643 | 0.8612 | 0.7502 | 0.9643 |
| 16 | 1.0647 | 0.9509 | 0.8284 | 1.0647 |
| 17 | 1.1713 | 1.0461 | 0.9113 | 1.1713 |
| 18 | 1.2843 | 1.1471 | 0.9992 | 1.2843 |
| 19 | 1.4041 | 1.2540 | 1.0925 | 1.4041 |
| 20 | 1.5310 | 1.3674 | 1.1912 | 1.5310 |
| 21 | 1.6654 | 1.4874 | 1.2958 | 1.6654 |
| 22 | 1.8076 | 1.6145 | 1.4064 | 1.8076 |
| 23 | 1.9580 | 1.7488 | 1.5234 | 1.9580 |
| 24 | 2.1169 | 1.8907 | 1.6471 | 2.1169 |
| 25 | 2.2846 | 2.0405 | 1.7775 | 2.2846 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0601 | 0.0537 | 0.0467 | 0.0601 |
| 2 | 0.0995 | 0.0888 | 0.0774 | 0.0995 |
| 3 | 0.1395 | 0.1246 | 0.1086 | 0.1395 |
| 4 | 0.1830 | 0.1635 | 0.1424 | 0.1830 |
| 5 | 0.2301 | 0.2055 | 0.1790 | 0.2301 |
| 6 | 0.2808 | 0.2508 | 0.2185 | 0.2808 |
| 7 | 0.3352 | 0.2994 | 0.2608 | 0.3352 |
| 8 | 0.3936 | 0.3516 | 0.3063 | 0.3936 |
| 9 | 0.4561 | 0.4073 | 0.3549 | 0.4561 |
| 10 | 0.5228 | 0.4669 | 0.4067 | 0.5228 |
| 11 | 0.5939 | 0.5304 | 0.4621 | 0.5939 |
| 12 | 0.6696 | 0.5980 | 0.5210 | 0.6696 |
| 13 | 0.7501 | 0.6700 | 0.5836 | 0.7501 |
| 14 | 0.8358 | 0.7464 | 0.6503 | 0.8358 |
| 15 | 0.9267 | 0.8277 | 0.7210 | 0.9267 |
| 16 | 1.0232 | 0.9139 | 0.7961 | 1.0232 |
| 17 | 1.1257 | 1.0054 | 0.8758 | 1.1257 |
| 18 | 1.2343 | 1.1024 | 0.9603 | 1.2343 |
| 19 | 1.3494 | 1.2052 | 1.0499 | 1.3494 |
| 20 | 1.4714 | 1.3141 | 1.1448 | 1.4714 |
| 21 | 1.6005 | 1.4295 | 1.2453 | 1.6005 |
| 22 | 1.7372 | 1.5515 | 1.3516 | 1.7372 |
| 23 | 1.8817 | 1.6806 | 1.4641 | 1.8817 |
| 24 | 2.0344 | 1.8170 | 1.5829 | 2.0344 |
| 25 | 2.1956 | 1.9610 | 1.7083 | 2.1956 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0558 | 0.0499 | 0.0434 | 0.0558 |
| 2 | 0.0924 | 0.0825 | 0.0719 | 0.0924 |
| 3 | 0.1296 | 0.1158 | 0.1009 | 0.1296 |
| 4 | 0.1701 | 0.1519 | 0.1323 | 0.1701 |
| 5 | 0.2138 | 0.1909 | 0.1663 | 0.2138 |
| 6 | 0.2609 | 0.2330 | 0.2030 | 0.2609 |
| 7 | 0.3115 | 0.2782 | 0.2424 | 0.3115 |
| 8 | 0.3657 | 0.3267 | 0.2846 | 0.3657 |
| 9 | 0.4238 | 0.3785 | 0.3297 | 0.4238 |
| 10 | 0.4857 | 0.4338 | 0.3779 | 0.4857 |
| 11 | 0.5518 | 0.4928 | 0.4293 | 0.5518 |
| 12 | 0.6221 | 0.5557 | 0.4841 | 0.6221 |
| 13 | 0.6970 | 0.6225 | 0.5423 | 0.6970 |
| 14 | 0.7765 | 0.6936 | 0.6042 | 0.7765 |
| 15 | 0.8610 | 0.7690 | 0.6699 | 0.8610 |
| 16 | 0.9507 | 0.8491 | 0.7397 | 0.9507 |
| 17 | 1.0459 | 0.9341 | 0.8137 | 1.0459 |
| 18 | 1.1468 | 1.0242 | 0.8923 | 1.1468 |
| 19 | 1.2538 | 1.1198 | 0.9755 | 1.2538 |
| 20 | 1.3671 | 1.2210 | 1.0637 | 1.3671 |
| 21 | 1.4871 | 1.3282 | 1.1570 | 1.4871 |
| 22 | 1.6141 | 1.4416 | 1.2558 | 1.6141 |
| 23 | 1.7484 | 1.5615 | 1.3603 | 1.7484 |
| 24 | 1.8903 | 1.6883 | 1.4707 | 1.8903 |
| 25 | 2.0400 | 1.8220 | 1.5872 | 2.0400 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0525 | 0.0469 | 0.0408 | 0.0525 |
| 2 | 0.0868 | 0.0776 | 0.0676 | 0.0868 |
| 3 | 0.1218 | 0.1088 | 0.0948 | 0.1218 |
| 4 | 0.1598 | 0.1427 | 0.1243 | 0.1598 |
| 5 | 0.2009 | 0.1794 | 0.1563 | 0.2009 |
| 6 | 0.2452 | 0.2190 | 0.1907 | 0.2452 |
| 7 | 0.2927 | 0.2614 | 0.2278 | 0.2927 |
| 8 | 0.3437 | 0.3070 | 0.2674 | 0.3437 |
| 9 | 0.3982 | 0.3557 | 0.3098 | 0.3982 |
| 10 | 0.4565 | 0.4077 | 0.3551 | 0.4565 |
| 11 | 0.5185 | 0.4631 | 0.4035 | 0.5185 |
| 12 | 0.5847 | 0.5222 | 0.4549 | 0.5847 |
| 13 | 0.6550 | 0.5850 | 0.5096 | 0.6550 |
| 14 | 0.7297 | 0.6518 | 0.5678 | 0.7297 |
| 15 | 0.8092 | 0.7227 | 0.6296 | 0.8092 |
| 16 | 0.8934 | 0.7980 | 0.6951 | 0.8934 |
| 17 | 0.9829 | 0.8778 | 0.7647 | 0.9829 |
| 18 | 1.0777 | 0.9625 | 0.8385 | 1.0777 |
| 19 | 1.1782 | 1.0523 | 0.9167 | 1.1782 |
| 20 | 1.2847 | 1.1474 | 0.9996 | 1.2847 |
| 21 | 1.3975 | 1.2481 | 1.0873 | 1.3975 |
| 22 | 1.5168 | 1.3547 | 1.1802 | 1.5168 |
| 23 | 1.6430 | 1.4675 | 1.2784 | 1.6430 |
| 24 | 1.7764 | 1.5865 | 1.3821 | 1.7764 |
| 25 | 1.9171 | 1.7122 | 1.4916 | 1.9171 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0541 | 0.0483 | 0.0421 | 0.0541 |
| 2 | 0.0895 | 0.0800 | 0.0696 | 0.0895 |
| 3 | 0.1256 | 0.1122 | 0.0977 | 0.1256 |
| 4 | 0.1647 | 0.1471 | 0.1282 | 0.1647 |
| 5 | 0.2071 | 0.1850 | 0.1611 | 0.2071 |
| 6 | 0.2527 | 0.2257 | 0.1966 | 0.2527 |
| 7 | 0.3018 | 0.2695 | 0.2348 | 0.3018 |
| 8 | 0.3543 | 0.3164 | 0.2757 | 0.3543 |
| 9 | 0.4105 | 0.3667 | 0.3194 | 0.4105 |
| 10 | 0.4706 | 0.4203 | 0.3661 | 0.4706 |
| 11 | 0.5345 | 0.4774 | 0.4159 | 0.5345 |
| 12 | 0.6027 | 0.5383 | 0.4689 | 0.6027 |
| 13 | 0.6752 | 0.6030 | 0.5253 | 0.6752 |
| 14 | 0.7523 | 0.6719 | 0.5853 | 0.7523 |
| 15 | 0.8341 | 0.7450 | 0.6490 | 0.8341 |
| 16 | 0.9210 | 0.8226 | 0.7166 | 0.9210 |
| 17 | 1.0132 | 0.9049 | 0.7883 | 1.0132 |
| 18 | 1.1110 | 0.9922 | 0.8644 | 1.1110 |
| 19 | 1.2146 | 1.0848 | 0.9450 | 1.2146 |
| 20 | 1.3244 | 1.1828 | 1.0304 | 1.3244 |
| 21 | 1.4406 | 1.2867 | 1.1209 | 1.4406 |
| 22 | 1.5636 | 1.3965 | 1.2166 | 1.5636 |
| 23 | 1.6937 | 1.5127 | 1.3178 | 1.6937 |
| 24 | 1.8312 | 1.6355 | 1.4247 | 1.8312 |
| 25 | 1.9763 | 1.7650 | 1.5376 | 1.9763 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0476 | 0.0425 | 0.0370 | 0.0476 |
| 2 | 0.0787 | 0.0703 | 0.0613 | 0.0787 |
| 3 | 0.1105 | 0.0987 | 0.0860 | 0.1105 |
| 4 | 0.1449 | 0.1294 | 0.1128 | 0.1449 |
| 5 | 0.1822 | 0.1627 | 0.1417 | 0.1822 |
| 6 | 0.2223 | 0.1986 | 0.1730 | 0.2223 |
| 7 | 0.2655 | 0.2371 | 0.2065 | 0.2655 |
| 8 | 0.3117 | 0.2784 | 0.2425 | 0.3117 |
| 9 | 0.3611 | 0.3226 | 0.2810 | 0.3611 |
| 10 | 0.4140 | 0.3697 | 0.3221 | 0.4140 |
| 11 | 0.4703 | 0.4200 | 0.3659 | 0.4703 |
| 12 | 0.5302 | 0.4735 | 0.4125 | 0.5302 |
| 13 | 0.5940 | 0.5305 | 0.4621 | 0.5940 |
| 14 | 0.6618 | 0.5911 | 0.5149 | 0.6618 |
| 15 | 0.7338 | 0.6554 | 0.5709 | 0.7338 |
| 16 | 0.8102 | 0.7236 | 0.6304 | 0.8102 |
| 17 | 0.8913 | 0.7961 | 0.6935 | 0.8913 |
| 18 | 0.9773 | 0.8729 | 0.7604 | 0.9773 |
| 19 | 1.0685 | 0.9543 | 0.8313 | 1.0685 |
| 20 | 1.1651 | 1.0406 | 0.9065 | 1.1651 |
| 21 | 1.2673 | 1.1319 | 0.9860 | 1.2673 |
| 22 | 1.3756 | 1.2286 | 1.0702 | 1.3756 |
| 23 | 1.4900 | 1.3308 | 1.1593 | 1.4900 |
| 24 | 1.6109 | 1.4388 | 1.2534 | 1.6109 |
| 25 | 1.7385 | 1.5527 | 1.3527 | 1.7385 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0426 | 0.0381 | 0.0332 | 0.0426 |
| 2 | 0.0706 | 0.0630 | 0.0549 | 0.0706 |
| 3 | 0.0990 | 0.0884 | 0.0770 | 0.0990 |
| 4 | 0.1299 | 0.1160 | 0.1010 | 0.1299 |
| 5 | 0.1632 | 0.1458 | 0.1270 | 0.1632 |
| 6 | 0.1992 | 0.1779 | 0.1550 | 0.1992 |
| 7 | 0.2378 | 0.2124 | 0.1851 | 0.2378 |
| 8 | 0.2793 | 0.2494 | 0.2173 | 0.2793 |
| 9 | 0.3236 | 0.2890 | 0.2518 | 0.3236 |
| 10 | 0.3709 | 0.3313 | 0.2886 | 0.3709 |
| 11 | 0.4213 | 0.3763 | 0.3278 | 0.4213 |
| 12 | 0.4750 | 0.4243 | 0.3696 | 0.4750 |
| 13 | 0.5322 | 0.4753 | 0.4141 | 0.5322 |
| 14 | 0.5929 | 0.5296 | 0.4613 | 0.5929 |
| 15 | 0.6575 | 0.5872 | 0.5115 | 0.6575 |
| 16 | 0.7259 | 0.6484 | 0.5648 | 0.7259 |
| 17 | 0.7986 | 0.7133 | 0.6213 | 0.7986 |
| 18 | 0.8757 | 0.7821 | 0.6813 | 0.8757 |
| 19 | 0.9573 | 0.8550 | 0.7448 | 0.9573 |
| 20 | 1.0439 | 0.9323 | 0.8122 | 1.0439 |
| 21 | 1.1355 | 1.0141 | 0.8835 | 1.1355 |
| 22 | 1.2325 | 1.1007 | 0.9589 | 1.2325 |
| 23 | 1.3350 | 1.1923 | 1.0387 | 1.3350 |
| 24 | 1.4433 | 1.2891 | 1.1230 | 1.4433 |
| 25 | 1.5577 | 1.3912 | 1.2119 | 1.5577 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0386 | 0.0345 | 0.0300 | 0.0386 |
| 2 | 0.0639 | 0.0571 | 0.0497 | 0.0639 |
| 3 | 0.0897 | 0.0801 | 0.0698 | 0.0897 |
| 4 | 0.1176 | 0.1050 | 0.0915 | 0.1176 |
| 5 | 0.1478 | 0.1320 | 0.1150 | 0.1478 |
| 6 | 0.1804 | 0.1611 | 0.1404 | 0.1804 |
| 7 | 0.2154 | 0.1924 | 0.1676 | 0.2154 |
| 8 | 0.2530 | 0.2259 | 0.1968 | 0.2530 |
| 9 | 0.2931 | 0.2618 | 0.2280 | 0.2931 |
| 10 | 0.3359 | 0.3000 | 0.2614 | 0.3359 |
| 11 | 0.3816 | 0.3408 | 0.2969 | 0.3816 |
| 12 | 0.4303 | 0.3843 | 0.3348 | 0.4303 |
| 13 | 0.4820 | 0.4305 | 0.3750 | 0.4820 |
| 14 | 0.5371 | 0.4797 | 0.4179 | 0.5371 |
| 15 | 0.5955 | 0.5319 | 0.4633 | 0.5955 |
| 16 | 0.6575 | 0.5873 | 0.5116 | 0.6575 |
| 17 | 0.7233 | 0.6460 | 0.5628 | 0.7233 |
| 18 | 0.7931 | 0.7084 | 0.6171 | 0.7931 |
| 19 | 0.8671 | 0.7745 | 0.6747 | 0.8671 |
| 20 | 0.9455 | 0.8445 | 0.7356 | 0.9455 |
| 21 | 1.0285 | 0.9186 | 0.8002 | 1.0285 |
| 22 | 1.1163 | 0.9970 | 0.8685 | 1.1163 |
| 23 | 1.2092 | 1.0800 | 0.9408 | 1.2092 |
| 24 | 1.3073 | 1.1676 | 1.0172 | 1.3073 |
| 25 | 1.4109 | 1.2601 | 1.0977 | 1.4109 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0353 | 0.0315 | 0.0275 | 0.0353 |
| 2 | 0.0584 | 0.0522 | 0.0454 | 0.0584 |
| 3 | 0.0819 | 0.0732 | 0.0637 | 0.0819 |
| 4 | 0.1075 | 0.0960 | 0.0836 | 0.1075 |
| 5 | 0.1351 | 0.1207 | 0.1051 | 0.1351 |
| 6 | 0.1649 | 0.1473 | 0.1283 | 0.1649 |
| 7 | 0.1969 | 0.1758 | 0.1532 | 0.1969 |
| 8 | 0.2312 | 0.2065 | 0.1799 | 0.2312 |
| 9 | 0.2678 | 0.2392 | 0.2084 | 0.2678 |
| 10 | 0.3070 | 0.2742 | 0.2389 | 0.3070 |
| 11 | 0.3488 | 0.3115 | 0.2714 | 0.3488 |
| 12 | 0.3932 | 0.3512 | 0.3059 | 0.3932 |
| 13 | 0.4405 | 0.3935 | 0.3428 | 0.4405 |
| 14 | 0.4908 | 0.4384 | 0.3819 | 0.4908 |
| 15 | 0.5442 | 0.4861 | 0.4234 | 0.5442 |
| 16 | 0.6009 | 0.5367 | 0.4675 | 0.6009 |
| 17 | 0.6611 | 0.5904 | 0.5143 | 0.6611 |
| 18 | 0.7248 | 0.6474 | 0.5640 | 0.7248 |
| 19 | 0.7924 | 0.7078 | 0.6166 | 0.7924 |
| 20 | 0.8641 | 0.7717 | 0.6723 | 0.8641 |
| 21 | 0.9399 | 0.8395 | 0.7313 | 0.9399 |
| 22 | 1.0202 | 0.9112 | 0.7938 | 1.0202 |
| 23 | 1.1051 | 0.9870 | 0.8598 | 1.1051 |
| 24 | 1.1948 | 1.0671 | 0.9296 | 1.1948 |
| 25 | 1.2894 | 1.1516 | 1.0032 | 1.2894 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0330 | 0.0295 | 0.0257 | 0.0330 |
| 2 | 0.0547 | 0.0488 | 0.0425 | 0.0547 |
| 3 | 0.0767 | 0.0685 | 0.0597 | 0.0767 |
| 4 | 0.1006 | 0.0899 | 0.0783 | 0.1006 |
| 5 | 0.1265 | 0.1130 | 0.0984 | 0.1265 |
| 6 | 0.1544 | 0.1379 | 0.1201 | 0.1544 |
| 7 | 0.1843 | 0.1646 | 0.1434 | 0.1843 |
| 8 | 0.2165 | 0.1933 | 0.1684 | 0.2165 |
| 9 | 0.2508 | 0.2240 | 0.1951 | 0.2508 |
| 10 | 0.2875 | 0.2567 | 0.2237 | 0.2875 |
| 11 | 0.3266 | 0.2917 | 0.2541 | 0.3266 |
| 12 | 0.3682 | 0.3289 | 0.2865 | 0.3682 |
| 13 | 0.4125 | 0.3684 | 0.3209 | 0.4125 |
| 14 | 0.4596 | 0.4105 | 0.3576 | 0.4596 |
| 15 | 0.5096 | 0.4551 | 0.3965 | 0.5096 |
| 16 | 0.5627 | 0.5025 | 0.4378 | 0.5627 |
| 17 | 0.6190 | 0.5528 | 0.4816 | 0.6190 |
| 18 | 0.6787 | 0.6062 | 0.5281 | 0.6787 |
| 19 | 0.7420 | 0.6627 | 0.5773 | 0.7420 |
| 20 | 0.8091 | 0.7226 | 0.6295 | 0.8091 |
| 21 | 0.8801 | 0.7860 | 0.6848 | 0.8801 |
| 22 | 0.9553 | 0.8532 | 0.7432 | 0.9553 |
| 23 | 1.0347 | 0.9242 | 0.8051 | 1.0347 |
| 24 | 1.1187 | 0.9992 | 0.8704 | 1.1187 |
| 25 | 1.2073 | 1.0783 | 0.9393 | 1.2073 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0311 | 0.0277 | 0.0242 | 0.0311 |
| 2 | 0.0514 | 0.0459 | 0.0400 | 0.0514 |
| 3 | 0.0721 | 0.0644 | 0.0561 | 0.0721 |
| 4 | 0.0946 | 0.0845 | 0.0736 | 0.0946 |
| 5 | 0.1189 | 0.1062 | 0.0925 | 0.1189 |
| 6 | 0.1452 | 0.1296 | 0.1129 | 0.1452 |
| 7 | 0.1733 | 0.1548 | 0.1348 | 0.1733 |
| 8 | 0.2035 | 0.1818 | 0.1583 | 0.2035 |
| 9 | 0.2358 | 0.2106 | 0.1835 | 0.2358 |
| 10 | 0.2703 | 0.2414 | 0.2103 | 0.2703 |
| 11 | 0.3070 | 0.2742 | 0.2389 | 0.3070 |
| 12 | 0.3462 | 0.3092 | 0.2693 | 0.3462 |
| 13 | 0.3878 | 0.3464 | 0.3017 | 0.3878 |
| 14 | 0.4321 | 0.3859 | 0.3362 | 0.4321 |
| 15 | 0.4791 | 0.4279 | 0.3727 | 0.4791 |
| 16 | 0.5290 | 0.4725 | 0.4116 | 0.5290 |
| 17 | 0.5819 | 0.5197 | 0.4528 | 0.5819 |
| 18 | 0.6381 | 0.5699 | 0.4965 | 0.6381 |
| 19 | 0.6976 | 0.6231 | 0.5428 | 0.6976 |
| 20 | 0.7607 | 0.6794 | 0.5918 | 0.7607 |
| 21 | 0.8274 | 0.7390 | 0.6438 | 0.8274 |
| 22 | 0.8981 | 0.8021 | 0.6988 | 0.8981 |
| 23 | 0.9728 | 0.8689 | 0.7569 | 0.9728 |
| 24 | 1.0518 | 0.9394 | 0.8183 | 1.0518 |
| 25 | 1.1351 | 1.0138 | 0.8831 | 1.1351 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0293 | 0.0262 | 0.0228 | 0.0293 |
| 2 | 0.0485 | 0.0433 | 0.0377 | 0.0485 |
| 3 | 0.0681 | 0.0608 | 0.0530 | 0.0681 |
| 4 | 0.0893 | 0.0797 | 0.0695 | 0.0893 |
| 5 | 0.1122 | 0.1002 | 0.0873 | 0.1122 |
| 6 | 0.1370 | 0.1223 | 0.1066 | 0.1370 |
| 7 | 0.1635 | 0.1461 | 0.1272 | 0.1635 |
| 8 | 0.1920 | 0.1715 | 0.1494 | 0.1920 |
| 9 | 0.2225 | 0.1987 | 0.1731 | 0.2225 |
| 10 | 0.2550 | 0.2278 | 0.1984 | 0.2550 |
| 11 | 0.2897 | 0.2587 | 0.2254 | 0.2897 |
| 12 | 0.3266 | 0.2917 | 0.2541 | 0.3266 |
| 13 | 0.3659 | 0.3268 | 0.2847 | 0.3659 |
| 14 | 0.4077 | 0.3641 | 0.3172 | 0.4077 |
| 15 | 0.4520 | 0.4037 | 0.3517 | 0.4520 |
| 16 | 0.4991 | 0.4458 | 0.3883 | 0.4991 |
| 17 | 0.5491 | 0.4904 | 0.4272 | 0.5491 |
| 18 | 0.6021 | 0.5377 | 0.4684 | 0.6021 |
| 19 | 0.6582 | 0.5879 | 0.5121 | 0.6582 |
| 20 | 0.7177 | 0.6410 | 0.5584 | 0.7177 |
| 21 | 0.7807 | 0.6973 | 0.6074 | 0.7807 |
| 22 | 0.8474 | 0.7568 | 0.6593 | 0.8474 |
| 23 | 0.9179 | 0.8198 | 0.7142 | 0.9179 |
| 24 | 0.9924 | 0.8863 | 0.7721 | 0.9924 |
| 25 | 1.0710 | 0.9565 | 0.8333 | 1.0710 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0277 | 0.0248 | 0.0216 | 0.0277 |
| 2 | 0.0459 | 0.0410 | 0.0357 | 0.0459 |
| 3 | 0.0644 | 0.0575 | 0.0501 | 0.0644 |
| 4 | 0.0845 | 0.0755 | 0.0658 | 0.0845 |
| 5 | 0.1062 | 0.0949 | 0.0827 | 0.1062 |
| 6 | 0.1296 | 0.1158 | 0.1009 | 0.1296 |
| 7 | 0.1548 | 0.1382 | 0.1204 | 0.1548 |
| 8 | 0.1817 | 0.1623 | 0.1414 | 0.1817 |
| 9 | 0.2106 | 0.1881 | 0.1638 | 0.2106 |
| 10 | 0.2414 | 0.2156 | 0.1878 | 0.2414 |
| 11 | 0.2742 | 0.2449 | 0.2133 | 0.2742 |
| 12 | 0.3092 | 0.2761 | 0.2405 | 0.3092 |
| 13 | 0.3464 | 0.3093 | 0.2695 | 0.3464 |
| 14 | 0.3859 | 0.3446 | 0.3002 | 0.3859 |
| 15 | 0.4279 | 0.3821 | 0.3329 | 0.4279 |
| 16 | 0.4724 | 0.4220 | 0.3676 | 0.4724 |
| 17 | 0.5197 | 0.4642 | 0.4044 | 0.5197 |
| 18 | 0.5699 | 0.5090 | 0.4434 | 0.5699 |
| 19 | 0.6230 | 0.5565 | 0.4847 | 0.6230 |
| 20 | 0.6794 | 0.6068 | 0.5286 | 0.6794 |
| 21 | 0.7390 | 0.6600 | 0.5750 | 0.7390 |
| 22 | 0.8021 | 0.7164 | 0.6241 | 0.8021 |
| 23 | 0.8688 | 0.7760 | 0.6760 | 0.8688 |
| 24 | 0.9393 | 0.8390 | 0.7308 | 0.9393 |
| 25 | 1.0137 | 0.9054 | 0.7887 | 1.0137 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|---------------------------|--------------|-----------------------|----------------|-----------------------------------|
| 1 | 0.0263 | 0.0235 | 0.0205 | 0.0263 |
| 2 | 0.0436 | 0.0389 | 0.0339 | 0.0436 |
| 3 | 0.0612 | 0.0546 | 0.0476 | 0.0612 |
| 4 | 0.0802 | 0.0716 | 0.0624 | 0.0802 |
| 5 | 0.1008 | 0.0901 | 0.0785 | 0.1008 |
| 6 | 0.1231 | 0.1099 | 0.0957 | 0.1231 |
| 7 | 0.1469 | 0.1312 | 0.1143 | 0.1469 |
| 8 | 0.1725 | 0.1541 | 0.1342 | 0.1725 |
| 9 | 0.1999 | 0.1785 | 0.1555 | 0.1999 |
| 10 | 0.2291 | 0.2046 | 0.1783 | 0.2291 |
| 11 | 0.2603 | 0.2325 | 0.2025 | 0.2603 |
| 12 | 0.2935 | 0.2621 | 0.2283 | 0.2935 |
| 13 | 0.3288 | 0.2936 | 0.2558 | 0.3288 |
| 14 | 0.3663 | 0.3272 | 0.2850 | 0.3663 |
| 15 | 0.4062 | 0.3628 | 0.3160 | 0.4062 |
| 16 | 0.4485 | 0.4005 | 0.3489 | 0.4485 |
| 17 | 0.4934 | 0.4406 | 0.3839 | 0.4934 |
| 18 | 0.5410 | 0.4832 | 0.4209 | 0.5410 |
| 19 | 0.5914 | 0.5282 | 0.4602 | 0.5914 |
| 20 | 0.6449 | 0.5760 | 0.5017 | 0.6449 |
| 21 | 0.7015 | 0.6265 | 0.5458 | 0.7015 |
| 22 | 0.7614 | 0.6800 | 0.5924 | 0.7614 |
| 23 | 0.8248 | 0.7366 | 0.6417 | 0.8248 |
| 24 | 0.8917 | 0.7964 | 0.6938 | 0.8917 |
| 25 | 0.9623 | 0.8595 | 0.7487 | 0.9623 |

PROPOSED FHCF 2012 Residential Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Non-MH Default Unknown |
|-----------------------|--------------|-----------------------|----------------|-------------------------------|
| 1 | 0.0215 | 0.0192 | 0.0167 | 0.0215 |
| 2 | 0.0355 | 0.0317 | 0.0276 | 0.0355 |
| 3 | 0.0498 | 0.0445 | 0.0388 | 0.0498 |
| 4 | 0.0654 | 0.0584 | 0.0509 | 0.0654 |
| 5 | 0.0822 | 0.0734 | 0.0639 | 0.0822 |
| 6 | 0.1003 | 0.0896 | 0.0780 | 0.1003 |
| 7 | 0.1197 | 0.1069 | 0.0932 | 0.1197 |
| 8 | 0.1406 | 0.1256 | 0.1094 | 0.1406 |
| 9 | 0.1629 | 0.1455 | 0.1267 | 0.1629 |
| 10 | 0.1867 | 0.1668 | 0.1453 | 0.1867 |
| 11 | 0.2121 | 0.1895 | 0.1650 | 0.2121 |
| 12 | 0.2392 | 0.2136 | 0.1861 | 0.2392 |
| 13 | 0.2679 | 0.2393 | 0.2085 | 0.2679 |
| 14 | 0.2985 | 0.2666 | 0.2323 | 0.2985 |
| 15 | 0.3310 | 0.2956 | 0.2575 | 0.3310 |
| 16 | 0.3655 | 0.3264 | 0.2844 | 0.3655 |
| 17 | 0.4021 | 0.3591 | 0.3128 | 0.4021 |
| 18 | 0.4409 | 0.3937 | 0.3430 | 0.4409 |
| 19 | 0.4820 | 0.4305 | 0.3750 | 0.4820 |
| 20 | 0.5255 | 0.4694 | 0.4089 | 0.5255 |
| 21 | 0.5717 | 0.5106 | 0.4448 | 0.5717 |
| 22 | 0.6205 | 0.5542 | 0.4828 | 0.6205 |
| 23 | 0.6721 | 0.6003 | 0.5229 | 0.6721 |
| 24 | 0.7267 | 0.6490 | 0.5654 | 0.7267 |
| 25 | 0.7842 | 0.7004 | 0.6102 | 0.7842 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$0

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.4458 | 0.2477 | 0.5654 |
| 2 | 0.7380 | 0.4101 | 0.9359 |
| 3 | 1.0354 | 0.5753 | 1.3130 |
| 4 | 1.3583 | 0.7546 | 1.7225 |
| 5 | 1.7074 | 0.9486 | 2.1652 |
| 6 | 2.0836 | 1.1577 | 2.6423 |
| 7 | 2.4879 | 1.3823 | 3.1550 |
| 8 | 2.9212 | 1.6230 | 3.7045 |
| 9 | 3.3846 | 1.8805 | 4.2923 |
| 10 | 3.8795 | 2.1555 | 4.9198 |
| 11 | 4.4072 | 2.4486 | 5.5890 |
| 12 | 4.9691 | 2.7608 | 6.3015 |
| 13 | 5.5668 | 3.0929 | 7.0596 |
| 14 | 6.2022 | 3.4459 | 7.8653 |
| 15 | 6.8770 | 3.8209 | 8.7211 |
| 16 | 7.5934 | 4.2189 | 9.6296 |
| 17 | 8.3534 | 4.6412 | 10.5935 |
| 18 | 9.1594 | 5.0890 | 11.6156 |
| 19 | 10.0138 | 5.5636 | 12.6990 |
| 20 | 10.9189 | 6.0665 | 13.8469 |
| 21 | 11.8774 | 6.5991 | 15.0624 |
| 22 | 12.8917 | 7.1626 | 16.3487 |
| 23 | 13.9643 | 7.7586 | 17.7089 |
| 24 | 15.0975 | 8.3882 | 19.1461 |
| 25 | 16.2935 | 9.0526 | 20.6627 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$250

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.4204 | 0.2336 | 0.5331 |
| 2 | 0.6959 | 0.3866 | 0.8825 |
| 3 | 0.9763 | 0.5424 | 1.2381 |
| 4 | 1.2807 | 0.7116 | 1.6242 |
| 5 | 1.6099 | 0.8945 | 2.0416 |
| 6 | 1.9647 | 1.0916 | 2.4915 |
| 7 | 2.3459 | 1.3034 | 2.9749 |
| 8 | 2.7544 | 1.5304 | 3.4931 |
| 9 | 3.1915 | 1.7732 | 4.0473 |
| 10 | 3.6581 | 2.0324 | 4.6390 |
| 11 | 4.1556 | 2.3089 | 5.2700 |
| 12 | 4.6854 | 2.6032 | 5.9419 |
| 13 | 5.2491 | 2.9164 | 6.6566 |
| 14 | 5.8482 | 3.2492 | 7.4164 |
| 15 | 6.4845 | 3.6028 | 8.2234 |
| 16 | 7.1600 | 3.9781 | 9.0800 |
| 17 | 7.8766 | 4.3763 | 9.9888 |
| 18 | 8.6366 | 4.7985 | 10.9526 |
| 19 | 9.4422 | 5.2461 | 11.9742 |
| 20 | 10.2957 | 5.7203 | 13.0566 |
| 21 | 11.1995 | 6.2224 | 14.2027 |
| 22 | 12.1559 | 6.7538 | 15.4156 |
| 23 | 13.1673 | 7.3157 | 16.6982 |
| 24 | 14.2358 | 7.9094 | 18.0533 |
| 25 | 15.3635 | 8.5360 | 19.4833 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$251 - \$500

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.4001 | 0.2223 | 0.5074 |
| 2 | 0.6624 | 0.3680 | 0.8400 |
| 3 | 0.9292 | 0.5163 | 1.1784 |
| 4 | 1.2190 | 0.6773 | 1.5459 |
| 5 | 1.5324 | 0.8514 | 1.9433 |
| 6 | 1.8700 | 1.0390 | 2.3715 |
| 7 | 2.2328 | 1.2406 | 2.8316 |
| 8 | 2.6217 | 1.4566 | 3.3248 |
| 9 | 3.0377 | 1.6877 | 3.8523 |
| 10 | 3.4818 | 1.9345 | 4.4155 |
| 11 | 3.9554 | 2.1976 | 5.0161 |
| 12 | 4.4597 | 2.4778 | 5.6556 |
| 13 | 4.9961 | 2.7759 | 6.3359 |
| 14 | 5.5664 | 3.0927 | 7.0590 |
| 15 | 6.1721 | 3.4292 | 7.8271 |
| 16 | 6.8150 | 3.7864 | 8.6425 |
| 17 | 7.4971 | 4.1654 | 9.5075 |
| 18 | 8.2205 | 4.5673 | 10.4249 |
| 19 | 8.9873 | 4.9933 | 11.3972 |
| 20 | 9.7996 | 5.4447 | 12.4274 |
| 21 | 10.6598 | 5.9226 | 13.5183 |
| 22 | 11.5702 | 6.4284 | 14.6728 |
| 23 | 12.5328 | 6.9632 | 15.8936 |
| 24 | 13.5499 | 7.5283 | 17.1834 |
| 25 | 14.6232 | 8.1247 | 18.5446 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than \$500

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3682 | 0.2046 | 0.4670 |
| 2 | 0.6096 | 0.3387 | 0.7731 |
| 3 | 0.8552 | 0.4751 | 1.0845 |
| 4 | 1.1219 | 0.6233 | 1.4227 |
| 5 | 1.4102 | 0.7835 | 1.7884 |
| 6 | 1.7210 | 0.9562 | 2.1825 |
| 7 | 2.0549 | 1.1417 | 2.6059 |
| 8 | 2.4128 | 1.3405 | 3.0598 |
| 9 | 2.7956 | 1.5532 | 3.5453 |
| 10 | 3.2044 | 1.7803 | 4.0636 |
| 11 | 3.6402 | 2.0225 | 4.6163 |
| 12 | 4.1043 | 2.2803 | 5.2049 |
| 13 | 4.5980 | 2.5546 | 5.8310 |
| 14 | 5.1228 | 2.8462 | 6.4965 |
| 15 | 5.6802 | 3.1559 | 7.2034 |
| 16 | 6.2719 | 3.4847 | 7.9537 |
| 17 | 6.8997 | 3.8334 | 8.7498 |
| 18 | 7.5654 | 4.2033 | 9.5941 |
| 19 | 8.2710 | 4.5954 | 10.4890 |
| 20 | 9.0186 | 5.0108 | 11.4371 |
| 21 | 9.8103 | 5.4506 | 12.4410 |
| 22 | 10.6481 | 5.9161 | 13.5035 |
| 23 | 11.5340 | 6.4083 | 14.6270 |
| 24 | 12.4701 | 6.9284 | 15.8140 |
| 25 | 13.4579 | 7.4772 | 17.0667 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.4071 | 0.2262 | 0.5163 |
| 2 | 0.6740 | 0.3745 | 0.8547 |
| 3 | 0.9455 | 0.5253 | 1.1991 |
| 4 | 1.2403 | 0.6891 | 1.5730 |
| 5 | 1.5592 | 0.8663 | 1.9773 |
| 6 | 1.9027 | 1.0572 | 2.4130 |
| 7 | 2.2719 | 1.2623 | 2.8811 |
| 8 | 2.6676 | 1.4821 | 3.3829 |
| 9 | 3.0908 | 1.7173 | 3.9197 |
| 10 | 3.5428 | 1.9684 | 4.4928 |
| 11 | 4.0246 | 2.2361 | 5.1038 |
| 12 | 4.5377 | 2.5211 | 5.7545 |
| 13 | 5.0836 | 2.8244 | 6.4468 |
| 14 | 5.6638 | 3.1468 | 7.1826 |
| 15 | 6.2800 | 3.4892 | 7.9641 |
| 16 | 6.9342 | 3.8527 | 8.7937 |
| 17 | 7.6283 | 4.2383 | 9.6739 |
| 18 | 8.3643 | 4.6472 | 10.6073 |
| 19 | 9.1445 | 5.0807 | 11.5967 |
| 20 | 9.9711 | 5.5399 | 12.6449 |
| 21 | 10.8463 | 6.0262 | 13.7549 |
| 22 | 11.7726 | 6.5409 | 14.9295 |
| 23 | 12.7521 | 7.0851 | 16.1717 |
| 24 | 13.7870 | 7.6600 | 17.4841 |
| 25 | 14.8791 | 8.2668 | 18.8690 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3812 | 0.2118 | 0.4834 |
| 2 | 0.6310 | 0.3506 | 0.8002 |
| 3 | 0.8852 | 0.4918 | 1.1226 |
| 4 | 1.1612 | 0.6452 | 1.4726 |
| 5 | 1.4597 | 0.8110 | 1.8511 |
| 6 | 1.7814 | 0.9897 | 2.2591 |
| 7 | 2.1270 | 1.1818 | 2.6973 |
| 8 | 2.4974 | 1.3876 | 3.1671 |
| 9 | 2.8937 | 1.6077 | 3.6696 |
| 10 | 3.3168 | 1.8428 | 4.2062 |
| 11 | 3.7679 | 2.0934 | 4.7782 |
| 12 | 4.2482 | 2.3603 | 5.3874 |
| 13 | 4.7593 | 2.6443 | 6.0355 |
| 14 | 5.3025 | 2.9461 | 6.7244 |
| 15 | 5.8794 | 3.2666 | 7.4560 |
| 16 | 6.4919 | 3.6069 | 8.2327 |
| 17 | 7.1417 | 3.9679 | 9.0568 |
| 18 | 7.8308 | 4.3508 | 9.9306 |
| 19 | 8.5612 | 4.7566 | 10.8569 |
| 20 | 9.3350 | 5.1865 | 11.8383 |
| 21 | 10.1544 | 5.6418 | 12.8774 |
| 22 | 11.0216 | 6.1236 | 13.9772 |
| 23 | 11.9387 | 6.6331 | 15.1401 |
| 24 | 12.9075 | 7.1714 | 16.3688 |
| 25 | 13.9300 | 7.7395 | 17.6654 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3599 | 0.2000 | 0.4565 |
| 2 | 0.5959 | 0.3311 | 0.7556 |
| 3 | 0.8359 | 0.4644 | 1.0601 |
| 4 | 1.0966 | 0.6093 | 1.3906 |
| 5 | 1.3785 | 0.7659 | 1.7481 |
| 6 | 1.6822 | 0.9346 | 2.1333 |
| 7 | 2.0086 | 1.1160 | 2.5472 |
| 8 | 2.3584 | 1.3103 | 2.9908 |
| 9 | 2.7326 | 1.5182 | 3.4654 |
| 10 | 3.1321 | 1.7402 | 3.9721 |
| 11 | 3.5581 | 1.9769 | 4.5123 |
| 12 | 4.0118 | 2.2289 | 5.0876 |
| 13 | 4.4944 | 2.4971 | 5.6996 |
| 14 | 5.0073 | 2.7821 | 6.3501 |
| 15 | 5.5522 | 3.0848 | 7.0410 |
| 16 | 6.1306 | 3.4061 | 7.7745 |
| 17 | 6.7442 | 3.7471 | 8.5527 |
| 18 | 7.3949 | 4.1086 | 9.3779 |
| 19 | 8.0847 | 4.4918 | 10.2526 |
| 20 | 8.8154 | 4.8978 | 11.1793 |
| 21 | 9.5893 | 5.3278 | 12.1607 |
| 22 | 10.4082 | 5.7828 | 13.1992 |
| 23 | 11.2742 | 6.2639 | 14.2974 |
| 24 | 12.1891 | 6.7722 | 15.4577 |
| 25 | 13.1546 | 7.3087 | 16.6821 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3410 | 0.1894 | 0.4324 |
| 2 | 0.5644 | 0.3136 | 0.7158 |
| 3 | 0.7918 | 0.4400 | 1.0042 |
| 4 | 1.0388 | 0.5771 | 1.3173 |
| 5 | 1.3058 | 0.7255 | 1.6559 |
| 6 | 1.5935 | 0.8854 | 2.0208 |
| 7 | 1.9027 | 1.0571 | 2.4129 |
| 8 | 2.2341 | 1.2413 | 2.8332 |
| 9 | 2.5885 | 1.4382 | 3.2827 |
| 10 | 2.9670 | 1.6485 | 3.7626 |
| 11 | 3.3705 | 1.8727 | 4.2744 |
| 12 | 3.8003 | 2.1114 | 4.8193 |
| 13 | 4.2574 | 2.3654 | 5.3991 |
| 14 | 4.7433 | 2.6354 | 6.0153 |
| 15 | 5.2594 | 2.9221 | 6.6698 |
| 16 | 5.8073 | 3.2265 | 7.3646 |
| 17 | 6.3886 | 3.5495 | 8.1017 |
| 18 | 7.0050 | 3.8920 | 8.8835 |
| 19 | 7.6584 | 4.2550 | 9.7120 |
| 20 | 8.3506 | 4.6396 | 10.5899 |
| 21 | 9.0837 | 5.0469 | 11.5195 |
| 22 | 9.8594 | 5.4779 | 12.5033 |
| 23 | 10.6797 | 5.9336 | 13.5436 |
| 24 | 11.5464 | 6.4152 | 14.6427 |
| 25 | 12.4610 | 6.9233 | 15.8026 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|----------------|---------------------------------|---------------------|-------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3239 | 0.1800 | 0.4107 |
| 2 | 0.5362 | 0.2979 | 0.6799 |
| 3 | 0.7522 | 0.4179 | 0.9539 |
| 4 | 0.9867 | 0.5482 | 1.2513 |
| 5 | 1.2404 | 0.6892 | 1.5730 |
| 6 | 1.5137 | 0.8410 | 1.9196 |
| 7 | 1.8074 | 1.0042 | 2.2921 |
| 8 | 2.1222 | 1.1791 | 2.6913 |
| 9 | 2.4589 | 1.3662 | 3.1183 |
| 10 | 2.8184 | 1.5659 | 3.5742 |
| 11 | 3.2017 | 1.7789 | 4.0603 |
| 12 | 3.6099 | 2.0057 | 4.5780 |
| 13 | 4.0442 | 2.2469 | 5.1287 |
| 14 | 4.5058 | 2.5034 | 5.7140 |
| 15 | 4.9960 | 2.7758 | 6.3358 |
| 16 | 5.5165 | 3.0649 | 6.9957 |
| 17 | 6.0686 | 3.3717 | 7.6960 |
| 18 | 6.6542 | 3.6971 | 8.4385 |
| 19 | 7.2748 | 4.0419 | 9.2256 |
| 20 | 7.9324 | 4.4072 | 10.0595 |
| 21 | 8.6287 | 4.7941 | 10.9426 |
| 22 | 9.3656 | 5.2035 | 11.8770 |
| 23 | 10.1448 | 5.6365 | 12.8652 |
| 24 | 10.9681 | 6.0939 | 13.9093 |
| 25 | 11.8369 | 6.5766 | 15.0111 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3103 | 0.1724 | 0.3934 |
| 2 | 0.5136 | 0.2854 | 0.6513 |
| 3 | 0.7205 | 0.4003 | 0.9137 |
| 4 | 0.9452 | 0.5252 | 1.1987 |
| 5 | 1.1882 | 0.6601 | 1.5068 |
| 6 | 1.4500 | 0.8056 | 1.8388 |
| 7 | 1.7313 | 0.9619 | 2.1956 |
| 8 | 2.0328 | 1.1294 | 2.5779 |
| 9 | 2.3554 | 1.3086 | 2.9870 |
| 10 | 2.6997 | 1.5000 | 3.4237 |
| 11 | 3.0669 | 1.7040 | 3.8893 |
| 12 | 3.4579 | 1.9212 | 4.3852 |
| 13 | 3.8739 | 2.1523 | 4.9127 |
| 14 | 4.3161 | 2.3980 | 5.4734 |
| 15 | 4.7857 | 2.6589 | 6.0690 |
| 16 | 5.2842 | 2.9359 | 6.7012 |
| 17 | 5.8131 | 3.2298 | 7.3719 |
| 18 | 6.3740 | 3.5414 | 8.0832 |
| 19 | 6.9685 | 3.8717 | 8.8372 |
| 20 | 7.5984 | 4.2217 | 9.6360 |
| 21 | 8.2654 | 4.5923 | 10.4818 |
| 22 | 8.9713 | 4.9844 | 11.3770 |
| 23 | 9.7177 | 5.3991 | 12.3236 |
| 24 | 10.5063 | 5.8373 | 13.3237 |
| 25 | 11.3386 | 6.2997 | 14.3791 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|----------------|---------------------------------|---------------------|-------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2977 | 0.1654 | 0.3776 |
| 2 | 0.4928 | 0.2738 | 0.6250 |
| 3 | 0.6914 | 0.3841 | 0.8768 |
| 4 | 0.9070 | 0.5039 | 1.1502 |
| 5 | 1.1402 | 0.6335 | 1.4459 |
| 6 | 1.3914 | 0.7731 | 1.7645 |
| 7 | 1.6613 | 0.9230 | 2.1068 |
| 8 | 1.9507 | 1.0838 | 2.4738 |
| 9 | 2.2602 | 1.2558 | 2.8663 |
| 10 | 2.5907 | 1.4394 | 3.2854 |
| 11 | 2.9430 | 1.6351 | 3.7322 |
| 12 | 3.3182 | 1.8436 | 4.2080 |
| 13 | 3.7174 | 2.0654 | 4.7142 |
| 14 | 4.1417 | 2.3011 | 5.2523 |
| 15 | 4.5923 | 2.5515 | 5.8238 |
| 16 | 5.0707 | 2.8173 | 6.4304 |
| 17 | 5.5782 | 3.0993 | 7.0741 |
| 18 | 6.1165 | 3.3983 | 7.7566 |
| 19 | 6.6870 | 3.7153 | 8.4801 |
| 20 | 7.2914 | 4.0511 | 9.2467 |
| 21 | 7.9315 | 4.4067 | 10.0583 |
| 22 | 8.6088 | 4.7830 | 10.9173 |
| 23 | 9.3251 | 5.1810 | 11.8257 |
| 24 | 10.0818 | 5.6015 | 12.7853 |
| 25 | 10.8804 | 6.0452 | 13.7981 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2862 | 0.1590 | 0.3629 |
| 2 | 0.4737 | 0.2632 | 0.6007 |
| 3 | 0.6646 | 0.3692 | 0.8428 |
| 4 | 0.8718 | 0.4844 | 1.1056 |
| 5 | 1.0959 | 0.6089 | 1.3897 |
| 6 | 1.3374 | 0.7430 | 1.6960 |
| 7 | 1.5968 | 0.8872 | 2.0250 |
| 8 | 1.8749 | 1.0417 | 2.3777 |
| 9 | 2.1724 | 1.2070 | 2.7550 |
| 10 | 2.4901 | 1.3835 | 3.1578 |
| 11 | 2.8287 | 1.5716 | 3.5873 |
| 12 | 3.1894 | 1.7720 | 4.0446 |
| 13 | 3.5730 | 1.9852 | 4.5312 |
| 14 | 3.9808 | 2.2117 | 5.0483 |
| 15 | 4.4140 | 2.4524 | 5.5976 |
| 16 | 4.8738 | 2.7079 | 6.1807 |
| 17 | 5.3616 | 2.9789 | 6.7994 |
| 18 | 5.8789 | 3.2663 | 7.4554 |
| 19 | 6.4273 | 3.5710 | 8.1508 |
| 20 | 7.0083 | 3.8938 | 8.8876 |
| 21 | 7.6234 | 4.2356 | 9.6677 |
| 22 | 8.2745 | 4.5973 | 10.4933 |
| 23 | 8.9629 | 4.9798 | 11.3664 |
| 24 | 9.6903 | 5.3839 | 12.2888 |
| 25 | 10.4579 | 5.8104 | 13.2623 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2755 | 0.1530 | 0.3493 |
| 2 | 0.4560 | 0.2534 | 0.5783 |
| 3 | 0.6397 | 0.3554 | 0.8113 |
| 4 | 0.8392 | 0.4663 | 1.0642 |
| 5 | 1.0549 | 0.5861 | 1.3378 |
| 6 | 1.2874 | 0.7153 | 1.6326 |
| 7 | 1.5371 | 0.8540 | 1.9493 |
| 8 | 1.8049 | 1.0028 | 2.2888 |
| 9 | 2.0912 | 1.1619 | 2.6520 |
| 10 | 2.3970 | 1.3318 | 3.0397 |
| 11 | 2.7230 | 1.5129 | 3.4532 |
| 12 | 3.0701 | 1.7058 | 3.8934 |
| 13 | 3.4395 | 1.9110 | 4.3618 |
| 14 | 3.8320 | 2.1291 | 4.8596 |
| 15 | 4.2490 | 2.3607 | 5.3884 |
| 16 | 4.6916 | 2.6066 | 5.9497 |
| 17 | 5.1612 | 2.8676 | 6.5452 |
| 18 | 5.6592 | 3.1442 | 7.1767 |
| 19 | 6.1870 | 3.4375 | 7.8461 |
| 20 | 6.7463 | 3.7482 | 8.5553 |
| 21 | 7.3385 | 4.0772 | 9.3063 |
| 22 | 7.9652 | 4.4254 | 10.1011 |
| 23 | 8.6279 | 4.7936 | 10.9415 |
| 24 | 9.3281 | 5.1827 | 11.8294 |
| 25 | 10.0670 | 5.5932 | 12.7665 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 10% or Greater

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2655 | 0.1475 | 0.3367 |
| 2 | 0.4396 | 0.2442 | 0.5574 |
| 3 | 0.6167 | 0.3426 | 0.7820 |
| 4 | 0.8090 | 0.4495 | 1.0259 |
| 5 | 1.0169 | 0.5650 | 1.2896 |
| 6 | 1.2410 | 0.6895 | 1.5738 |
| 7 | 1.4817 | 0.8233 | 1.8791 |
| 8 | 1.7398 | 0.9666 | 2.2064 |
| 9 | 2.0159 | 1.1200 | 2.5564 |
| 10 | 2.3106 | 1.2838 | 2.9302 |
| 11 | 2.6249 | 1.4584 | 3.3287 |
| 12 | 2.9595 | 1.6443 | 3.7531 |
| 13 | 3.3155 | 1.8421 | 4.2046 |
| 14 | 3.6939 | 2.0523 | 4.6845 |
| 15 | 4.0959 | 2.2757 | 5.1942 |
| 16 | 4.5225 | 2.5127 | 5.7353 |
| 17 | 4.9752 | 2.7642 | 6.3093 |
| 18 | 5.4552 | 3.0309 | 6.9181 |
| 19 | 5.9641 | 3.3136 | 7.5634 |
| 20 | 6.5032 | 3.6132 | 8.2470 |
| 21 | 7.0740 | 3.9303 | 8.9710 |
| 22 | 7.6781 | 4.2660 | 9.7371 |
| 23 | 8.3170 | 4.6209 | 10.5472 |
| 24 | 8.9919 | 4.9959 | 11.4032 |
| 25 | 9.7042 | 5.3917 | 12.3064 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3715 | 0.2064 | 0.4712 |
| 2 | 0.6150 | 0.3417 | 0.7800 |
| 3 | 0.8628 | 0.4794 | 1.0942 |
| 4 | 1.1319 | 0.6289 | 1.4354 |
| 5 | 1.4228 | 0.7905 | 1.8044 |
| 6 | 1.7363 | 0.9647 | 2.2020 |
| 7 | 2.0732 | 1.1519 | 2.6292 |
| 8 | 2.4343 | 1.3525 | 3.0871 |
| 9 | 2.8205 | 1.5671 | 3.5769 |
| 10 | 3.2329 | 1.7962 | 4.0999 |
| 11 | 3.6726 | 2.0405 | 4.6575 |
| 12 | 4.1409 | 2.3007 | 5.2513 |
| 13 | 4.6390 | 2.5774 | 5.8830 |
| 14 | 5.1685 | 2.8716 | 6.5544 |
| 15 | 5.7308 | 3.1841 | 7.2676 |
| 16 | 6.3278 | 3.5157 | 8.0247 |
| 17 | 6.9612 | 3.8676 | 8.8279 |
| 18 | 7.6329 | 4.2408 | 9.6797 |
| 19 | 8.3448 | 4.6364 | 10.5825 |
| 20 | 9.0991 | 5.0554 | 11.5391 |
| 21 | 9.8978 | 5.4992 | 12.5520 |
| 22 | 10.7431 | 5.9688 | 13.6239 |
| 23 | 11.6369 | 6.4655 | 14.7574 |
| 24 | 12.5813 | 6.9902 | 15.9550 |
| 25 | 13.5779 | 7.5439 | 17.2189 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$250

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3503 | 0.1946 | 0.4443 |
| 2 | 0.5799 | 0.3222 | 0.7354 |
| 3 | 0.8136 | 0.4520 | 1.0317 |
| 4 | 1.0673 | 0.5930 | 1.3535 |
| 5 | 1.3416 | 0.7454 | 1.7014 |
| 6 | 1.6372 | 0.9097 | 2.0763 |
| 7 | 1.9549 | 1.0861 | 2.4791 |
| 8 | 2.2954 | 1.2753 | 2.9109 |
| 9 | 2.6596 | 1.4776 | 3.3727 |
| 10 | 3.0484 | 1.6937 | 3.8659 |
| 11 | 3.4630 | 1.9241 | 4.3916 |
| 12 | 3.9045 | 2.1694 | 4.9516 |
| 13 | 4.3742 | 2.4303 | 5.5472 |
| 14 | 4.8735 | 2.7077 | 6.1803 |
| 15 | 5.4037 | 3.0023 | 6.8528 |
| 16 | 5.9667 | 3.3151 | 7.5667 |
| 17 | 6.5639 | 3.6469 | 8.3240 |
| 18 | 7.1972 | 3.9988 | 9.1272 |
| 19 | 7.8685 | 4.3717 | 9.9785 |
| 20 | 8.5797 | 4.7669 | 10.8805 |
| 21 | 9.3329 | 5.1853 | 11.8356 |
| 22 | 10.1299 | 5.6282 | 12.8463 |
| 23 | 10.9727 | 6.0964 | 13.9152 |
| 24 | 11.8632 | 6.5912 | 15.0444 |
| 25 | 12.8029 | 7.1133 | 16.2361 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$251 - \$500

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3334 | 0.1853 | 0.4229 |
| 2 | 0.5520 | 0.3067 | 0.7000 |
| 3 | 0.7744 | 0.4302 | 0.9820 |
| 4 | 1.0158 | 0.5644 | 1.2883 |
| 5 | 1.2770 | 0.7095 | 1.6194 |
| 6 | 1.5584 | 0.8658 | 1.9762 |
| 7 | 1.8607 | 1.0338 | 2.3597 |
| 8 | 2.1848 | 1.2139 | 2.7706 |
| 9 | 2.5314 | 1.4064 | 3.2102 |
| 10 | 2.9015 | 1.6121 | 3.6796 |
| 11 | 3.2962 | 1.8313 | 4.1800 |
| 12 | 3.7164 | 2.0648 | 4.7130 |
| 13 | 4.1635 | 2.3132 | 5.2799 |
| 14 | 4.6386 | 2.5772 | 5.8825 |
| 15 | 5.1434 | 2.8577 | 6.5226 |
| 16 | 5.6792 | 3.1553 | 7.2021 |
| 17 | 6.2476 | 3.4712 | 7.9229 |
| 18 | 6.8504 | 3.8061 | 8.6874 |
| 19 | 7.4894 | 4.1611 | 9.4977 |
| 20 | 8.1663 | 4.5372 | 10.3562 |
| 21 | 8.8832 | 4.9355 | 11.2653 |
| 22 | 9.6418 | 5.3570 | 12.2273 |
| 23 | 10.4440 | 5.8027 | 13.2447 |
| 24 | 11.2916 | 6.2736 | 14.3195 |
| 25 | 12.1860 | 6.7706 | 15.4538 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$500

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3069 | 0.1705 | 0.3892 |
| 2 | 0.5080 | 0.2822 | 0.6442 |
| 3 | 0.7127 | 0.3960 | 0.9038 |
| 4 | 0.9349 | 0.5194 | 1.1856 |
| 5 | 1.1752 | 0.6529 | 1.4903 |
| 6 | 1.4342 | 0.7968 | 1.8187 |
| 7 | 1.7124 | 0.9514 | 2.1716 |
| 8 | 2.0107 | 1.1171 | 2.5498 |
| 9 | 2.3297 | 1.2944 | 2.9544 |
| 10 | 2.6703 | 1.4836 | 3.3864 |
| 11 | 3.0335 | 1.6854 | 3.8469 |
| 12 | 3.4202 | 1.9003 | 4.3374 |
| 13 | 3.8317 | 2.1289 | 4.8591 |
| 14 | 4.2690 | 2.3718 | 5.4137 |
| 15 | 4.7335 | 2.6299 | 6.0028 |
| 16 | 5.2266 | 2.9039 | 6.6281 |
| 17 | 5.7497 | 3.1945 | 7.2915 |
| 18 | 6.3045 | 3.5028 | 7.9951 |
| 19 | 6.8925 | 3.8295 | 8.7408 |
| 20 | 7.5155 | 4.1756 | 9.5309 |
| 21 | 8.1753 | 4.5422 | 10.3675 |
| 22 | 8.8734 | 4.9301 | 11.2529 |
| 23 | 9.6117 | 5.3403 | 12.1892 |
| 24 | 10.3917 | 5.7736 | 13.1783 |
| 25 | 11.2149 | 6.2310 | 14.2222 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3393 | 0.1885 | 0.4303 |
| 2 | 0.5616 | 0.3120 | 0.7123 |
| 3 | 0.7879 | 0.4378 | 0.9992 |
| 4 | 1.0336 | 0.5743 | 1.3108 |
| 5 | 1.2993 | 0.7219 | 1.6477 |
| 6 | 1.5856 | 0.8810 | 2.0108 |
| 7 | 1.8933 | 1.0519 | 2.4009 |
| 8 | 2.2230 | 1.2351 | 2.8191 |
| 9 | 2.5757 | 1.4311 | 3.2664 |
| 10 | 2.9523 | 1.6403 | 3.7440 |
| 11 | 3.3538 | 1.8634 | 4.2532 |
| 12 | 3.7814 | 2.1010 | 4.7954 |
| 13 | 4.2363 | 2.3537 | 5.3723 |
| 14 | 4.7198 | 2.6223 | 5.9855 |
| 15 | 5.2334 | 2.9077 | 6.6367 |
| 16 | 5.7785 | 3.2105 | 7.3281 |
| 17 | 6.3569 | 3.5319 | 8.0616 |
| 18 | 6.9703 | 3.8727 | 8.8394 |
| 19 | 7.6204 | 4.2339 | 9.6639 |
| 20 | 8.3092 | 4.6166 | 10.5374 |
| 21 | 9.0386 | 5.0219 | 11.4624 |
| 22 | 9.8105 | 5.4507 | 12.4413 |
| 23 | 10.6268 | 5.9042 | 13.4764 |
| 24 | 11.4892 | 6.3834 | 14.5701 |
| 25 | 12.3992 | 6.8890 | 15.7242 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3176 | 0.1765 | 0.4028 |
| 2 | 0.5258 | 0.2921 | 0.6668 |
| 3 | 0.7377 | 0.4098 | 0.9355 |
| 4 | 0.9677 | 0.5376 | 1.2272 |
| 5 | 1.2164 | 0.6758 | 1.5426 |
| 6 | 1.4845 | 0.8248 | 1.8825 |
| 7 | 1.7725 | 0.9848 | 2.2478 |
| 8 | 2.0812 | 1.1563 | 2.6393 |
| 9 | 2.4114 | 1.3398 | 3.0580 |
| 10 | 2.7640 | 1.5357 | 3.5051 |
| 11 | 3.1399 | 1.7445 | 3.9819 |
| 12 | 3.5402 | 1.9669 | 4.4895 |
| 13 | 3.9661 | 2.2035 | 5.0296 |
| 14 | 4.4187 | 2.4550 | 5.6036 |
| 15 | 4.8995 | 2.7222 | 6.2134 |
| 16 | 5.4099 | 3.0057 | 6.8606 |
| 17 | 5.9514 | 3.3066 | 7.5473 |
| 18 | 6.5256 | 3.6256 | 8.2755 |
| 19 | 7.1343 | 3.9638 | 9.0474 |
| 20 | 7.7792 | 4.3221 | 9.8652 |
| 21 | 8.4620 | 4.7015 | 10.7312 |
| 22 | 9.1847 | 5.1030 | 11.6476 |
| 23 | 9.9489 | 5.5276 | 12.6167 |
| 24 | 10.7563 | 5.9762 | 13.6406 |
| 25 | 11.6083 | 6.4496 | 14.7211 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.3000 | 0.1667 | 0.3804 |
| 2 | 0.4965 | 0.2759 | 0.6297 |
| 3 | 0.6966 | 0.3870 | 0.8834 |
| 4 | 0.9138 | 0.5077 | 1.1589 |
| 5 | 1.1487 | 0.6382 | 1.4568 |
| 6 | 1.4018 | 0.7789 | 1.7778 |
| 7 | 1.6738 | 0.9300 | 2.1227 |
| 8 | 1.9654 | 1.0919 | 2.4924 |
| 9 | 2.2772 | 1.2652 | 2.8878 |
| 10 | 2.6101 | 1.4502 | 3.3100 |
| 11 | 2.9651 | 1.6474 | 3.7602 |
| 12 | 3.3432 | 1.8575 | 4.2396 |
| 13 | 3.7453 | 2.0809 | 4.7497 |
| 14 | 4.1728 | 2.3184 | 5.2917 |
| 15 | 4.6268 | 2.5707 | 5.8675 |
| 16 | 5.1088 | 2.8384 | 6.4788 |
| 17 | 5.6202 | 3.1226 | 7.1272 |
| 18 | 6.1624 | 3.4238 | 7.8149 |
| 19 | 6.7372 | 3.7432 | 8.5438 |
| 20 | 7.3462 | 4.0815 | 9.3161 |
| 21 | 7.9910 | 4.4398 | 10.1339 |
| 22 | 8.6735 | 4.8190 | 10.9993 |
| 23 | 9.3951 | 5.2199 | 11.9145 |
| 24 | 10.1576 | 5.6435 | 12.8814 |
| 25 | 10.9622 | 6.0906 | 13.9018 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2841 | 0.1579 | 0.3603 |
| 2 | 0.4704 | 0.2613 | 0.5965 |
| 3 | 0.6599 | 0.3666 | 0.8368 |
| 4 | 0.8656 | 0.4810 | 1.0978 |
| 5 | 1.0882 | 0.6046 | 1.3799 |
| 6 | 1.3279 | 0.7378 | 1.6840 |
| 7 | 1.5856 | 0.8809 | 2.0108 |
| 8 | 1.8617 | 1.0344 | 2.3610 |
| 9 | 2.1571 | 1.1985 | 2.7356 |
| 10 | 2.4725 | 1.3737 | 3.1355 |
| 11 | 2.8088 | 1.5606 | 3.5620 |
| 12 | 3.1669 | 1.7595 | 4.0161 |
| 13 | 3.5478 | 1.9712 | 4.4992 |
| 14 | 3.9528 | 2.1962 | 5.0127 |
| 15 | 4.3829 | 2.4351 | 5.5582 |
| 16 | 4.8394 | 2.6888 | 6.1372 |
| 17 | 5.3238 | 2.9579 | 6.7514 |
| 18 | 5.8375 | 3.2433 | 7.4029 |
| 19 | 6.3820 | 3.5458 | 8.0934 |
| 20 | 6.9589 | 3.8663 | 8.8249 |
| 21 | 7.5697 | 4.2057 | 9.5996 |
| 22 | 8.2162 | 4.5649 | 10.4194 |
| 23 | 8.8998 | 4.9447 | 11.2863 |
| 24 | 9.6220 | 5.3460 | 12.2022 |
| 25 | 10.3842 | 5.7695 | 13.1688 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2699 | 0.1500 | 0.3423 |
| 2 | 0.4468 | 0.2482 | 0.5666 |
| 3 | 0.6268 | 0.3483 | 0.7949 |
| 4 | 0.8223 | 0.4569 | 1.0428 |
| 5 | 1.0337 | 0.5743 | 1.3108 |
| 6 | 1.2614 | 0.7008 | 1.5997 |
| 7 | 1.5062 | 0.8368 | 1.9101 |
| 8 | 1.7685 | 0.9826 | 2.2427 |
| 9 | 2.0491 | 1.1385 | 2.5985 |
| 10 | 2.3487 | 1.3049 | 2.9785 |
| 11 | 2.6681 | 1.4824 | 3.3836 |
| 12 | 3.0083 | 1.6714 | 3.8150 |
| 13 | 3.3702 | 1.8725 | 4.2739 |
| 14 | 3.7548 | 2.0862 | 4.7617 |
| 15 | 4.1634 | 2.3132 | 5.2798 |
| 16 | 4.5971 | 2.5541 | 5.8298 |
| 17 | 5.0572 | 2.8098 | 6.4133 |
| 18 | 5.5451 | 3.0809 | 7.0321 |
| 19 | 6.0624 | 3.3682 | 7.6880 |
| 20 | 6.6103 | 3.6727 | 8.3829 |
| 21 | 7.1906 | 3.9951 | 9.1188 |
| 22 | 7.8047 | 4.3363 | 9.8975 |
| 23 | 8.4540 | 4.6971 | 10.7210 |
| 24 | 9.1401 | 5.0782 | 11.5911 |
| 25 | 9.8641 | 5.4805 | 12.5092 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2585 | 0.1436 | 0.3279 |
| 2 | 0.4280 | 0.2378 | 0.5428 |
| 3 | 0.6004 | 0.3336 | 0.7614 |
| 4 | 0.7877 | 0.4376 | 0.9989 |
| 5 | 0.9901 | 0.5501 | 1.2556 |
| 6 | 1.2083 | 0.6713 | 1.5323 |
| 7 | 1.4427 | 0.8016 | 1.8296 |
| 8 | 1.6940 | 0.9412 | 2.1483 |
| 9 | 1.9628 | 1.0905 | 2.4891 |
| 10 | 2.2498 | 1.2500 | 2.8531 |
| 11 | 2.5558 | 1.4200 | 3.2411 |
| 12 | 2.8816 | 1.6010 | 3.6543 |
| 13 | 3.2283 | 1.7936 | 4.0939 |
| 14 | 3.5967 | 1.9983 | 4.5612 |
| 15 | 3.9881 | 2.2158 | 5.0575 |
| 16 | 4.4035 | 2.4466 | 5.5843 |
| 17 | 4.8443 | 2.6915 | 6.1433 |
| 18 | 5.3117 | 2.9512 | 6.7360 |
| 19 | 5.8071 | 3.2264 | 7.3643 |
| 20 | 6.3320 | 3.5181 | 8.0300 |
| 21 | 6.8878 | 3.8269 | 8.7349 |
| 22 | 7.4761 | 4.1537 | 9.4808 |
| 23 | 8.0981 | 4.4993 | 10.2696 |
| 24 | 8.7553 | 4.8644 | 11.1030 |
| 25 | 9.4488 | 5.2497 | 11.9826 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2481 | 0.1378 | 0.3146 |
| 2 | 0.4107 | 0.2282 | 0.5208 |
| 3 | 0.5762 | 0.3201 | 0.7307 |
| 4 | 0.7558 | 0.4199 | 0.9585 |
| 5 | 0.9501 | 0.5279 | 1.2049 |
| 6 | 1.1595 | 0.6442 | 1.4704 |
| 7 | 1.3845 | 0.7692 | 1.7557 |
| 8 | 1.6256 | 0.9032 | 2.0615 |
| 9 | 1.8835 | 1.0465 | 2.3886 |
| 10 | 2.1589 | 1.1995 | 2.7378 |
| 11 | 2.4525 | 1.3626 | 3.1102 |
| 12 | 2.7652 | 1.5363 | 3.5067 |
| 13 | 3.0978 | 1.7212 | 3.9285 |
| 14 | 3.4514 | 1.9176 | 4.3769 |
| 15 | 3.8269 | 2.1262 | 4.8532 |
| 16 | 4.2256 | 2.3477 | 5.3587 |
| 17 | 4.6485 | 2.5827 | 5.8951 |
| 18 | 5.0971 | 2.8319 | 6.4639 |
| 19 | 5.5725 | 3.0961 | 7.0668 |
| 20 | 6.0762 | 3.3759 | 7.7055 |
| 21 | 6.6095 | 3.6723 | 8.3819 |
| 22 | 7.1740 | 3.9859 | 9.0978 |
| 23 | 7.7709 | 4.3175 | 9.8547 |
| 24 | 8.4015 | 4.6679 | 10.6544 |
| 25 | 9.0670 | 5.0376 | 11.4984 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2385 | 0.1325 | 0.3024 |
| 2 | 0.3948 | 0.2193 | 0.5006 |
| 3 | 0.5538 | 0.3077 | 0.7023 |
| 4 | 0.7265 | 0.4036 | 0.9213 |
| 5 | 0.9132 | 0.5074 | 1.1581 |
| 6 | 1.1145 | 0.6192 | 1.4133 |
| 7 | 1.3307 | 0.7393 | 1.6875 |
| 8 | 1.5625 | 0.8681 | 1.9814 |
| 9 | 1.8103 | 1.0058 | 2.2958 |
| 10 | 2.0750 | 1.1529 | 2.6315 |
| 11 | 2.3573 | 1.3097 | 2.9894 |
| 12 | 2.6578 | 1.4767 | 3.3705 |
| 13 | 2.9775 | 1.6543 | 3.7760 |
| 14 | 3.3174 | 1.8431 | 4.2069 |
| 15 | 3.6783 | 2.0437 | 4.6647 |
| 16 | 4.0615 | 2.2566 | 5.1506 |
| 17 | 4.4680 | 2.4824 | 5.6661 |
| 18 | 4.8991 | 2.7219 | 6.2129 |
| 19 | 5.3561 | 2.9758 | 6.7923 |
| 20 | 5.8402 | 3.2448 | 7.4063 |
| 21 | 6.3529 | 3.5297 | 8.0564 |
| 22 | 6.8954 | 3.8311 | 8.7445 |
| 23 | 7.4691 | 4.1498 | 9.4720 |
| 24 | 8.0753 | 4.4866 | 10.2407 |
| 25 | 8.7149 | 4.8420 | 11.0519 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2295 | 0.1275 | 0.2911 |
| 2 | 0.3800 | 0.2111 | 0.4819 |
| 3 | 0.5331 | 0.2962 | 0.6760 |
| 4 | 0.6993 | 0.3885 | 0.8869 |
| 5 | 0.8791 | 0.4884 | 1.1148 |
| 6 | 1.0728 | 0.5961 | 1.3605 |
| 7 | 1.2809 | 0.7117 | 1.6244 |
| 8 | 1.5040 | 0.8356 | 1.9074 |
| 9 | 1.7427 | 0.9682 | 2.2100 |
| 10 | 1.9975 | 1.1098 | 2.5331 |
| 11 | 2.2691 | 1.2607 | 2.8776 |
| 12 | 2.5585 | 1.4215 | 3.2445 |
| 13 | 2.8662 | 1.5925 | 3.6348 |
| 14 | 3.1933 | 1.7742 | 4.0497 |
| 15 | 3.5408 | 1.9673 | 4.4903 |
| 16 | 3.9097 | 2.1722 | 4.9581 |
| 17 | 4.3010 | 2.3896 | 5.4543 |
| 18 | 4.7160 | 2.6202 | 5.9806 |
| 19 | 5.1559 | 2.8646 | 6.5384 |
| 20 | 5.6219 | 3.1235 | 7.1294 |
| 21 | 6.1154 | 3.3977 | 7.7553 |
| 22 | 6.6376 | 3.6879 | 8.4176 |
| 23 | 7.1899 | 3.9947 | 9.1179 |
| 24 | 7.7734 | 4.3189 | 9.8579 |
| 25 | 8.3891 | 4.6610 | 10.6387 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2213 | 0.1229 | 0.2806 |
| 2 | 0.3663 | 0.2035 | 0.4645 |
| 3 | 0.5139 | 0.2855 | 0.6517 |
| 4 | 0.6741 | 0.3745 | 0.8549 |
| 5 | 0.8474 | 0.4708 | 1.0747 |
| 6 | 1.0341 | 0.5746 | 1.3115 |
| 7 | 1.2348 | 0.6860 | 1.5659 |
| 8 | 1.4498 | 0.8055 | 1.8386 |
| 9 | 1.6799 | 0.9333 | 2.1303 |
| 10 | 1.9255 | 1.0698 | 2.4418 |
| 11 | 2.1874 | 1.2153 | 2.7739 |
| 12 | 2.4663 | 1.3703 | 3.1276 |
| 13 | 2.7629 | 1.5351 | 3.5038 |
| 14 | 3.0783 | 1.7103 | 3.9037 |
| 15 | 3.4132 | 1.8964 | 4.3285 |
| 16 | 3.7688 | 2.0939 | 4.7794 |
| 17 | 4.1460 | 2.3035 | 5.2578 |
| 18 | 4.5460 | 2.5258 | 5.7651 |
| 19 | 4.9701 | 2.7614 | 6.3028 |
| 20 | 5.4193 | 3.0110 | 6.8725 |
| 21 | 5.8950 | 3.2753 | 7.4758 |
| 22 | 6.3984 | 3.5550 | 8.1142 |
| 23 | 6.9308 | 3.8508 | 8.7894 |
| 24 | 7.4933 | 4.1633 | 9.5026 |
| 25 | 8.0868 | 4.4930 | 10.2554 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2229 | 0.1239 | 0.2827 |
| 2 | 0.3690 | 0.2050 | 0.4680 |
| 3 | 0.5177 | 0.2876 | 0.6565 |
| 4 | 0.6791 | 0.3773 | 0.8612 |
| 5 | 0.8537 | 0.4743 | 1.0826 |
| 6 | 1.0418 | 0.5788 | 1.3212 |
| 7 | 1.2439 | 0.6911 | 1.5775 |
| 8 | 1.4606 | 0.8115 | 1.8523 |
| 9 | 1.6923 | 0.9403 | 2.1461 |
| 10 | 1.9398 | 1.0777 | 2.4599 |
| 11 | 2.2036 | 1.2243 | 2.7945 |
| 12 | 2.4845 | 1.3804 | 3.1508 |
| 13 | 2.7834 | 1.5465 | 3.5298 |
| 14 | 3.1011 | 1.7230 | 3.9327 |
| 15 | 3.4385 | 1.9104 | 4.3606 |
| 16 | 3.7967 | 2.1094 | 4.8148 |
| 17 | 4.1767 | 2.3206 | 5.2967 |
| 18 | 4.5797 | 2.5445 | 5.8078 |
| 19 | 5.0069 | 2.7818 | 6.3495 |
| 20 | 5.4594 | 3.0333 | 6.9234 |
| 21 | 5.9387 | 3.2995 | 7.5312 |
| 22 | 6.4458 | 3.5813 | 8.1743 |
| 23 | 6.9822 | 3.8793 | 8.8545 |
| 24 | 7.5488 | 4.1941 | 9.5730 |
| 25 | 8.1467 | 4.5263 | 10.3313 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$250

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2102 | 0.1168 | 0.2666 |
| 2 | 0.3480 | 0.1933 | 0.4413 |
| 3 | 0.4881 | 0.2712 | 0.6190 |
| 4 | 0.6404 | 0.3558 | 0.8121 |
| 5 | 0.8050 | 0.4472 | 1.0208 |
| 6 | 0.9823 | 0.5458 | 1.2458 |
| 7 | 1.1729 | 0.6517 | 1.4875 |
| 8 | 1.3772 | 0.7652 | 1.7465 |
| 9 | 1.5957 | 0.8866 | 2.0236 |
| 10 | 1.8290 | 1.0162 | 2.3195 |
| 11 | 2.0778 | 1.1544 | 2.6350 |
| 12 | 2.3427 | 1.3016 | 2.9709 |
| 13 | 2.6245 | 1.4582 | 3.3283 |
| 14 | 2.9241 | 1.6246 | 3.7082 |
| 15 | 3.2422 | 1.8014 | 4.1117 |
| 16 | 3.5800 | 1.9890 | 4.5400 |
| 17 | 3.9383 | 2.1881 | 4.9944 |
| 18 | 4.3183 | 2.3993 | 5.4763 |
| 19 | 4.7211 | 2.6230 | 5.9871 |
| 20 | 5.1478 | 2.8601 | 6.5283 |
| 21 | 5.5997 | 3.1112 | 7.1013 |
| 22 | 6.0779 | 3.3769 | 7.7078 |
| 23 | 6.5836 | 3.6579 | 8.3491 |
| 24 | 7.1179 | 3.9547 | 9.0266 |
| 25 | 7.6818 | 4.2680 | 9.7417 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$251 - \$500

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2001 | 0.1112 | 0.2537 |
| 2 | 0.3312 | 0.1840 | 0.4200 |
| 3 | 0.4646 | 0.2581 | 0.5892 |
| 4 | 0.6095 | 0.3386 | 0.7730 |
| 5 | 0.7662 | 0.4257 | 0.9716 |
| 6 | 0.9350 | 0.5195 | 1.1857 |
| 7 | 1.1164 | 0.6203 | 1.4158 |
| 8 | 1.3109 | 0.7283 | 1.6624 |
| 9 | 1.5188 | 0.8439 | 1.9261 |
| 10 | 1.7409 | 0.9673 | 2.2078 |
| 11 | 1.9777 | 1.0988 | 2.5080 |
| 12 | 2.2298 | 1.2389 | 2.8278 |
| 13 | 2.4981 | 1.3879 | 3.1680 |
| 14 | 2.7832 | 1.5463 | 3.5295 |
| 15 | 3.0860 | 1.7146 | 3.9136 |
| 16 | 3.4075 | 1.8932 | 4.3212 |
| 17 | 3.7486 | 2.0827 | 4.7538 |
| 18 | 4.1102 | 2.2837 | 5.2124 |
| 19 | 4.4936 | 2.4967 | 5.6986 |
| 20 | 4.8998 | 2.7223 | 6.2137 |
| 21 | 5.3299 | 2.9613 | 6.7592 |
| 22 | 5.7851 | 3.2142 | 7.3364 |
| 23 | 6.2664 | 3.4816 | 7.9468 |
| 24 | 6.7750 | 3.7642 | 8.5917 |
| 25 | 7.3116 | 4.0623 | 9.2723 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$500

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1841 | 0.1023 | 0.2335 |
| 2 | 0.3048 | 0.1693 | 0.3865 |
| 3 | 0.4276 | 0.2376 | 0.5423 |
| 4 | 0.5609 | 0.3117 | 0.7114 |
| 5 | 0.7051 | 0.3918 | 0.8942 |
| 6 | 0.8605 | 0.4781 | 1.0912 |
| 7 | 1.0274 | 0.5709 | 1.3030 |
| 8 | 1.2064 | 0.6703 | 1.5299 |
| 9 | 1.3978 | 0.7766 | 1.7726 |
| 10 | 1.6022 | 0.8902 | 2.0318 |
| 11 | 1.8201 | 1.0112 | 2.3082 |
| 12 | 2.0521 | 1.1402 | 2.6024 |
| 13 | 2.2990 | 1.2773 | 2.9155 |
| 14 | 2.5614 | 1.4231 | 3.2482 |
| 15 | 2.8401 | 1.5780 | 3.6017 |
| 16 | 3.1359 | 1.7423 | 3.9769 |
| 17 | 3.4498 | 1.9167 | 4.3749 |
| 18 | 3.7827 | 2.1017 | 4.7970 |
| 19 | 4.1355 | 2.2977 | 5.2445 |
| 20 | 4.5093 | 2.5054 | 5.7185 |
| 21 | 4.9052 | 2.7253 | 6.2205 |
| 22 | 5.3240 | 2.9580 | 6.7517 |
| 23 | 5.7670 | 3.2042 | 7.3135 |
| 24 | 6.2350 | 3.4642 | 7.9070 |
| 25 | 6.7289 | 3.7386 | 8.5333 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.2036 | 0.1131 | 0.2582 |
| 2 | 0.3370 | 0.1872 | 0.4274 |
| 3 | 0.4728 | 0.2627 | 0.5995 |
| 4 | 0.6202 | 0.3446 | 0.7865 |
| 5 | 0.7796 | 0.4331 | 0.9886 |
| 6 | 0.9514 | 0.5286 | 1.2065 |
| 7 | 1.1360 | 0.6311 | 1.4406 |
| 8 | 1.3338 | 0.7411 | 1.6915 |
| 9 | 1.5454 | 0.8586 | 1.9598 |
| 10 | 1.7714 | 0.9842 | 2.2464 |
| 11 | 2.0123 | 1.1180 | 2.5519 |
| 12 | 2.2689 | 1.2606 | 2.8773 |
| 13 | 2.5418 | 1.4122 | 3.2234 |
| 14 | 2.8319 | 1.5734 | 3.5913 |
| 15 | 3.1400 | 1.7446 | 3.9820 |
| 16 | 3.4671 | 1.9263 | 4.3968 |
| 17 | 3.8141 | 2.1191 | 4.8369 |
| 18 | 4.1822 | 2.3236 | 5.3036 |
| 19 | 4.5723 | 2.5403 | 5.7983 |
| 20 | 4.9855 | 2.7700 | 6.3224 |
| 21 | 5.4232 | 3.0131 | 6.8774 |
| 22 | 5.8863 | 3.2704 | 7.4648 |
| 23 | 6.3761 | 3.5425 | 8.0858 |
| 24 | 6.8935 | 3.8300 | 8.7420 |
| 25 | 7.4395 | 4.1334 | 9.4345 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1906 | 0.1059 | 0.2417 |
| 2 | 0.3155 | 0.1753 | 0.4001 |
| 3 | 0.4426 | 0.2459 | 0.5613 |
| 4 | 0.5806 | 0.3226 | 0.7363 |
| 5 | 0.7299 | 0.4055 | 0.9256 |
| 6 | 0.8907 | 0.4949 | 1.1295 |
| 7 | 1.0635 | 0.5909 | 1.3487 |
| 8 | 1.2487 | 0.6938 | 1.5836 |
| 9 | 1.4468 | 0.8039 | 1.8348 |
| 10 | 1.6584 | 0.9214 | 2.1031 |
| 11 | 1.8839 | 1.0467 | 2.3891 |
| 12 | 2.1241 | 1.1802 | 2.6937 |
| 13 | 2.3796 | 1.3221 | 3.0178 |
| 14 | 2.6512 | 1.4730 | 3.3622 |
| 15 | 2.9397 | 1.6333 | 3.7280 |
| 16 | 3.2459 | 1.8034 | 4.1164 |
| 17 | 3.5708 | 1.9840 | 4.5284 |
| 18 | 3.9154 | 2.1754 | 4.9653 |
| 19 | 4.2806 | 2.3783 | 5.4285 |
| 20 | 4.6675 | 2.5933 | 5.9191 |
| 21 | 5.0772 | 2.8209 | 6.4387 |
| 22 | 5.5108 | 3.0618 | 6.9886 |
| 23 | 5.9693 | 3.3166 | 7.5700 |
| 24 | 6.4538 | 3.5857 | 8.1844 |
| 25 | 6.9650 | 3.8697 | 8.8327 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1800 | 0.1000 | 0.2282 |
| 2 | 0.2979 | 0.1655 | 0.3778 |
| 3 | 0.4180 | 0.2322 | 0.5300 |
| 4 | 0.5483 | 0.3046 | 0.6953 |
| 5 | 0.6892 | 0.3829 | 0.8741 |
| 6 | 0.8411 | 0.4673 | 1.0667 |
| 7 | 1.0043 | 0.5580 | 1.2736 |
| 8 | 1.1792 | 0.6552 | 1.4954 |
| 9 | 1.3663 | 0.7591 | 1.7327 |
| 10 | 1.5661 | 0.8701 | 1.9860 |
| 11 | 1.7791 | 0.9885 | 2.2561 |
| 12 | 2.0059 | 1.1145 | 2.5438 |
| 13 | 2.2472 | 1.2485 | 2.8498 |
| 14 | 2.5037 | 1.3910 | 3.1750 |
| 15 | 2.7761 | 1.5424 | 3.5205 |
| 16 | 3.0653 | 1.7031 | 3.8873 |
| 17 | 3.3721 | 1.8735 | 4.2763 |
| 18 | 3.6975 | 2.0543 | 4.6890 |
| 19 | 4.0423 | 2.2459 | 5.1263 |
| 20 | 4.4077 | 2.4489 | 5.5897 |
| 21 | 4.7946 | 2.6639 | 6.0803 |
| 22 | 5.2041 | 2.8914 | 6.5996 |
| 23 | 5.6371 | 3.1320 | 7.1487 |
| 24 | 6.0945 | 3.3861 | 7.7288 |
| 25 | 6.5773 | 3.6544 | 8.3411 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1705 | 0.0947 | 0.2162 |
| 2 | 0.2822 | 0.1568 | 0.3579 |
| 3 | 0.3959 | 0.2200 | 0.5021 |
| 4 | 0.5194 | 0.2886 | 0.6587 |
| 5 | 0.6529 | 0.3627 | 0.8280 |
| 6 | 0.7968 | 0.4427 | 1.0104 |
| 7 | 0.9513 | 0.5286 | 1.2065 |
| 8 | 1.1170 | 0.6206 | 1.4166 |
| 9 | 1.2943 | 0.7191 | 1.6413 |
| 10 | 1.4835 | 0.8242 | 1.8813 |
| 11 | 1.6853 | 0.9363 | 2.1372 |
| 12 | 1.9001 | 1.0557 | 2.4097 |
| 13 | 2.1287 | 1.1827 | 2.6995 |
| 14 | 2.3717 | 1.3177 | 3.0076 |
| 15 | 2.6297 | 1.4611 | 3.3349 |
| 16 | 2.9037 | 1.6133 | 3.6823 |
| 17 | 3.1943 | 1.7747 | 4.0509 |
| 18 | 3.5025 | 1.9460 | 4.4417 |
| 19 | 3.8292 | 2.1275 | 4.8560 |
| 20 | 4.1753 | 2.3198 | 5.2950 |
| 21 | 4.5418 | 2.5234 | 5.7598 |
| 22 | 4.9297 | 2.7389 | 6.2516 |
| 23 | 5.3399 | 2.9668 | 6.7718 |
| 24 | 5.7732 | 3.2076 | 7.3213 |
| 25 | 6.2305 | 3.4617 | 7.9013 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1619 | 0.0900 | 0.2054 |
| 2 | 0.2681 | 0.1489 | 0.3400 |
| 3 | 0.3761 | 0.2090 | 0.4769 |
| 4 | 0.4934 | 0.2741 | 0.6257 |
| 5 | 0.6202 | 0.3446 | 0.7865 |
| 6 | 0.7569 | 0.4205 | 0.9598 |
| 7 | 0.9037 | 0.5021 | 1.1460 |
| 8 | 1.0611 | 0.5895 | 1.3456 |
| 9 | 1.2294 | 0.6831 | 1.5591 |
| 10 | 1.4092 | 0.7830 | 1.7871 |
| 11 | 1.6009 | 0.8894 | 2.0301 |
| 12 | 1.8050 | 1.0028 | 2.2890 |
| 13 | 2.0221 | 1.1235 | 2.5643 |
| 14 | 2.2529 | 1.2517 | 2.8570 |
| 15 | 2.4980 | 1.3879 | 3.1679 |
| 16 | 2.7582 | 1.5325 | 3.4979 |
| 17 | 3.0343 | 1.6859 | 3.8480 |
| 18 | 3.3271 | 1.8485 | 4.2193 |
| 19 | 3.6374 | 2.0209 | 4.6128 |
| 20 | 3.9662 | 2.2036 | 5.0298 |
| 21 | 4.3144 | 2.3971 | 5.4713 |
| 22 | 4.6828 | 2.6018 | 5.9385 |
| 23 | 5.0724 | 2.8182 | 6.4326 |
| 24 | 5.4841 | 3.0469 | 6.9546 |
| 25 | 5.9185 | 3.2883 | 7.5055 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1551 | 0.0862 | 0.1967 |
| 2 | 0.2568 | 0.1427 | 0.3257 |
| 3 | 0.3603 | 0.2002 | 0.4569 |
| 4 | 0.4726 | 0.2626 | 0.5993 |
| 5 | 0.5941 | 0.3301 | 0.7534 |
| 6 | 0.7250 | 0.4028 | 0.9194 |
| 7 | 0.8656 | 0.4810 | 1.0978 |
| 8 | 1.0164 | 0.5647 | 1.2890 |
| 9 | 1.1777 | 0.6543 | 1.4935 |
| 10 | 1.3499 | 0.7500 | 1.7118 |
| 11 | 1.5335 | 0.8520 | 1.9447 |
| 12 | 1.7290 | 0.9606 | 2.1926 |
| 13 | 1.9370 | 1.0762 | 2.4564 |
| 14 | 2.1580 | 1.1990 | 2.7367 |
| 15 | 2.3928 | 1.3295 | 3.0345 |
| 16 | 2.6421 | 1.4679 | 3.3506 |
| 17 | 2.9066 | 1.6149 | 3.6860 |
| 18 | 3.1870 | 1.7707 | 4.0416 |
| 19 | 3.4843 | 1.9359 | 4.4186 |
| 20 | 3.7992 | 2.1108 | 4.8180 |
| 21 | 4.1327 | 2.2961 | 5.2409 |
| 22 | 4.4856 | 2.4922 | 5.6885 |
| 23 | 4.8588 | 2.6996 | 6.1618 |
| 24 | 5.2532 | 2.9187 | 6.6618 |
| 25 | 5.6693 | 3.1498 | 7.1895 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1489 | 0.0827 | 0.1888 |
| 2 | 0.2464 | 0.1369 | 0.3125 |
| 3 | 0.3457 | 0.1921 | 0.4384 |
| 4 | 0.4535 | 0.2520 | 0.5751 |
| 5 | 0.5701 | 0.3167 | 0.7229 |
| 6 | 0.6957 | 0.3865 | 0.8823 |
| 7 | 0.8307 | 0.4615 | 1.0534 |
| 8 | 0.9753 | 0.5419 | 1.2369 |
| 9 | 1.1301 | 0.6279 | 1.4331 |
| 10 | 1.2953 | 0.7197 | 1.6427 |
| 11 | 1.4715 | 0.8176 | 1.8661 |
| 12 | 1.6591 | 0.9218 | 2.1040 |
| 13 | 1.8587 | 1.0327 | 2.3571 |
| 14 | 2.0708 | 1.1506 | 2.6261 |
| 15 | 2.2962 | 1.2757 | 2.9119 |
| 16 | 2.5353 | 1.4086 | 3.2152 |
| 17 | 2.7891 | 1.5496 | 3.5370 |
| 18 | 3.0582 | 1.6992 | 3.8783 |
| 19 | 3.3435 | 1.8576 | 4.2401 |
| 20 | 3.6457 | 2.0256 | 4.6233 |
| 21 | 3.9657 | 2.2034 | 5.0292 |
| 22 | 4.3044 | 2.3915 | 5.4587 |
| 23 | 4.6625 | 2.5905 | 5.9128 |
| 24 | 5.0409 | 2.8007 | 6.3927 |
| 25 | 5.4402 | 3.0226 | 6.8991 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1431 | 0.0795 | 0.1814 |
| 2 | 0.2369 | 0.1316 | 0.3004 |
| 3 | 0.3323 | 0.1846 | 0.4214 |
| 4 | 0.4359 | 0.2422 | 0.5528 |
| 5 | 0.5479 | 0.3044 | 0.6949 |
| 6 | 0.6687 | 0.3715 | 0.8480 |
| 7 | 0.7984 | 0.4436 | 1.0125 |
| 8 | 0.9375 | 0.5209 | 1.1889 |
| 9 | 1.0862 | 0.6035 | 1.3775 |
| 10 | 1.2450 | 0.6917 | 1.5789 |
| 11 | 1.4144 | 0.7858 | 1.7936 |
| 12 | 1.5947 | 0.8860 | 2.0223 |
| 13 | 1.7865 | 0.9926 | 2.2656 |
| 14 | 1.9904 | 1.1059 | 2.5242 |
| 15 | 2.2070 | 1.2262 | 2.7988 |
| 16 | 2.4369 | 1.3539 | 3.0904 |
| 17 | 2.6808 | 1.4895 | 3.3997 |
| 18 | 2.9395 | 1.6332 | 3.7277 |
| 19 | 3.2136 | 1.7855 | 4.0754 |
| 20 | 3.5041 | 1.9469 | 4.4438 |
| 21 | 3.8117 | 2.1178 | 4.8339 |
| 22 | 4.1372 | 2.2986 | 5.2467 |
| 23 | 4.4815 | 2.4899 | 5.6832 |
| 24 | 4.8452 | 2.6920 | 6.1444 |
| 25 | 5.2290 | 2.9052 | 6.6311 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1377 | 0.0765 | 0.1747 |
| 2 | 0.2280 | 0.1267 | 0.2891 |
| 3 | 0.3199 | 0.1777 | 0.4056 |
| 4 | 0.4196 | 0.2331 | 0.5321 |
| 5 | 0.5275 | 0.2931 | 0.6689 |
| 6 | 0.6437 | 0.3576 | 0.8163 |
| 7 | 0.7686 | 0.4270 | 0.9747 |
| 8 | 0.9024 | 0.5014 | 1.1444 |
| 9 | 1.0456 | 0.5809 | 1.3260 |
| 10 | 1.1985 | 0.6659 | 1.5199 |
| 11 | 1.3615 | 0.7564 | 1.7266 |
| 12 | 1.5351 | 0.8529 | 1.9467 |
| 13 | 1.7197 | 0.9555 | 2.1809 |
| 14 | 1.9160 | 1.0645 | 2.4298 |
| 15 | 2.1245 | 1.1804 | 2.6942 |
| 16 | 2.3458 | 1.3033 | 2.9748 |
| 17 | 2.5806 | 1.4338 | 3.2726 |
| 18 | 2.8296 | 1.5721 | 3.5884 |
| 19 | 3.0935 | 1.7188 | 3.9231 |
| 20 | 3.3731 | 1.8741 | 4.2777 |
| 21 | 3.6692 | 2.0386 | 4.6532 |
| 22 | 3.9826 | 2.2127 | 5.0505 |
| 23 | 4.3139 | 2.3968 | 5.4708 |
| 24 | 4.6640 | 2.5913 | 5.9147 |
| 25 | 5.0335 | 2.7966 | 6.3832 |

PROPOSED FHCF 2012 Mobile Home Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

| ZIP Code Group | Fully Tied Down -- Manufactured | | Other than Fully Tied Unknown |
|-------------------|---------------------------------|---------------------|----------------------------------|
| | Prior to 7/13/94 | On or After 7/13/94 | |
| 1 | 0.1328 | 0.0738 | 0.1684 |
| 2 | 0.2198 | 0.1221 | 0.2787 |
| 3 | 0.3083 | 0.1713 | 0.3910 |
| 4 | 0.4045 | 0.2247 | 0.5129 |
| 5 | 0.5084 | 0.2825 | 0.6448 |
| 6 | 0.6205 | 0.3447 | 0.7869 |
| 7 | 0.7409 | 0.4116 | 0.9395 |
| 8 | 0.8699 | 0.4833 | 1.1032 |
| 9 | 1.0079 | 0.5600 | 1.2782 |
| 10 | 1.1553 | 0.6419 | 1.4651 |
| 11 | 1.3124 | 0.7292 | 1.6644 |
| 12 | 1.4798 | 0.8222 | 1.8766 |
| 13 | 1.6578 | 0.9211 | 2.1023 |
| 14 | 1.8470 | 1.0262 | 2.3422 |
| 15 | 2.0479 | 1.1378 | 2.5971 |
| 16 | 2.2613 | 1.2564 | 2.8676 |
| 17 | 2.4876 | 1.3821 | 3.1547 |
| 18 | 2.7276 | 1.5155 | 3.4591 |
| 19 | 2.9820 | 1.6568 | 3.7817 |
| 20 | 3.2516 | 1.8066 | 4.1235 |
| 21 | 3.5370 | 1.9652 | 4.4855 |
| 22 | 3.8391 | 2.1330 | 4.8685 |
| 23 | 4.1585 | 2.3105 | 5.2736 |
| 24 | 4.4960 | 2.4980 | 5.7016 |
| 25 | 4.8521 | 2.6958 | 6.1532 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0685 | 0.0622 | 0.0495 | 0.0350 | 0.0305 | 0.0200 | 0.0482 |
| 2 | 0.1134 | 0.1030 | 0.0819 | 0.0580 | 0.0505 | 0.0332 | 0.0798 |
| 3 | 0.1591 | 0.1445 | 0.1149 | 0.0814 | 0.0708 | 0.0465 | 0.1119 |
| 4 | 0.2088 | 0.1896 | 0.1508 | 0.1067 | 0.0929 | 0.0610 | 0.1468 |
| 5 | 0.2624 | 0.2383 | 0.1895 | 0.1342 | 0.1167 | 0.0767 | 0.1845 |
| 6 | 0.3203 | 0.2908 | 0.2313 | 0.1637 | 0.1424 | 0.0936 | 0.2252 |
| 7 | 0.3824 | 0.3472 | 0.2761 | 0.1955 | 0.1701 | 0.1118 | 0.2689 |
| 8 | 0.4490 | 0.4077 | 0.3242 | 0.2295 | 0.1997 | 0.1313 | 0.3157 |
| 9 | 0.5202 | 0.4724 | 0.3757 | 0.2659 | 0.2314 | 0.1521 | 0.3658 |
| 10 | 0.5963 | 0.5414 | 0.4306 | 0.3048 | 0.2652 | 0.1743 | 0.4193 |
| 11 | 0.6774 | 0.6151 | 0.4891 | 0.3463 | 0.3013 | 0.1980 | 0.4763 |
| 12 | 0.7638 | 0.6935 | 0.5515 | 0.3904 | 0.3397 | 0.2233 | 0.5370 |
| 13 | 0.8556 | 0.7769 | 0.6179 | 0.4374 | 0.3806 | 0.2501 | 0.6016 |
| 14 | 0.9533 | 0.8656 | 0.6884 | 0.4873 | 0.4240 | 0.2787 | 0.6703 |
| 15 | 1.0570 | 0.9598 | 0.7633 | 0.5403 | 0.4701 | 0.3090 | 0.7432 |
| 16 | 1.1671 | 1.0597 | 0.8428 | 0.5966 | 0.5191 | 0.3412 | 0.8207 |
| 17 | 1.2840 | 1.1658 | 0.9271 | 0.6563 | 0.5711 | 0.3753 | 0.9028 |
| 18 | 1.4079 | 1.2783 | 1.0166 | 0.7197 | 0.6262 | 0.4115 | 0.9899 |
| 19 | 1.5392 | 1.3975 | 1.1114 | 0.7868 | 0.6846 | 0.4499 | 1.0822 |
| 20 | 1.6783 | 1.5239 | 1.2119 | 0.8579 | 0.7465 | 0.4906 | 1.1801 |
| 21 | 1.8256 | 1.6576 | 1.3183 | 0.9332 | 0.8120 | 0.5337 | 1.2836 |
| 22 | 1.9815 | 1.7992 | 1.4308 | 1.0129 | 0.8813 | 0.5792 | 1.3933 |
| 23 | 2.1464 | 1.9489 | 1.5499 | 1.0972 | 0.9547 | 0.6274 | 1.5092 |
| 24 | 2.3206 | 2.1070 | 1.6757 | 1.1862 | 1.0321 | 0.6783 | 1.6317 |
| 25 | 2.5044 | 2.2739 | 1.8084 | 1.2802 | 1.1139 | 0.7321 | 1.7609 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0546 | 0.0496 | 0.0394 | 0.0279 | 0.0243 | 0.0160 | 0.0384 |
| 2 | 0.0903 | 0.0820 | 0.0652 | 0.0462 | 0.0402 | 0.0264 | 0.0635 |
| 3 | 0.1267 | 0.1151 | 0.0915 | 0.0648 | 0.0564 | 0.0370 | 0.0891 |
| 4 | 0.1663 | 0.1510 | 0.1201 | 0.0850 | 0.0740 | 0.0486 | 0.1169 |
| 5 | 0.2090 | 0.1898 | 0.1509 | 0.1068 | 0.0930 | 0.0611 | 0.1470 |
| 6 | 0.2551 | 0.2316 | 0.1842 | 0.1304 | 0.1134 | 0.0746 | 0.1793 |
| 7 | 0.3045 | 0.2765 | 0.2199 | 0.1557 | 0.1355 | 0.0890 | 0.2141 |
| 8 | 0.3576 | 0.3247 | 0.2582 | 0.1828 | 0.1590 | 0.1045 | 0.2514 |
| 9 | 0.4143 | 0.3762 | 0.2992 | 0.2118 | 0.1843 | 0.1211 | 0.2913 |
| 10 | 0.4749 | 0.4312 | 0.3429 | 0.2428 | 0.2112 | 0.1388 | 0.3339 |
| 11 | 0.5395 | 0.4898 | 0.3896 | 0.2758 | 0.2399 | 0.1577 | 0.3793 |
| 12 | 0.6083 | 0.5523 | 0.4392 | 0.3109 | 0.2705 | 0.1778 | 0.4277 |
| 13 | 0.6814 | 0.6187 | 0.4921 | 0.3483 | 0.3031 | 0.1992 | 0.4791 |
| 14 | 0.7592 | 0.6893 | 0.5482 | 0.3881 | 0.3377 | 0.2219 | 0.5338 |
| 15 | 0.8418 | 0.7643 | 0.6079 | 0.4303 | 0.3744 | 0.2461 | 0.5919 |
| 16 | 0.9295 | 0.8440 | 0.6712 | 0.4751 | 0.4134 | 0.2717 | 0.6536 |
| 17 | 1.0225 | 0.9284 | 0.7384 | 0.5227 | 0.4548 | 0.2989 | 0.7190 |
| 18 | 1.1212 | 1.0180 | 0.8096 | 0.5731 | 0.4987 | 0.3277 | 0.7883 |
| 19 | 1.2258 | 1.1130 | 0.8851 | 0.6266 | 0.5452 | 0.3583 | 0.8619 |
| 20 | 1.3366 | 1.2136 | 0.9651 | 0.6832 | 0.5945 | 0.3907 | 0.9398 |
| 21 | 1.4539 | 1.3201 | 1.0499 | 0.7432 | 0.6467 | 0.4250 | 1.0223 |
| 22 | 1.5781 | 1.4329 | 1.1395 | 0.8067 | 0.7019 | 0.4613 | 1.1096 |
| 23 | 1.7094 | 1.5521 | 1.2343 | 0.8738 | 0.7603 | 0.4997 | 1.2019 |
| 24 | 1.8481 | 1.6780 | 1.3345 | 0.9447 | 0.8220 | 0.5402 | 1.2994 |
| 25 | 1.9945 | 1.8109 | 1.4402 | 1.0195 | 0.8871 | 0.5830 | 1.4024 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0493 | 0.0448 | 0.0356 | 0.0252 | 0.0219 | 0.0144 | 0.0347 |
| 2 | 0.0817 | 0.0742 | 0.0590 | 0.0417 | 0.0363 | 0.0239 | 0.0574 |
| 3 | 0.1146 | 0.1040 | 0.0827 | 0.0586 | 0.0510 | 0.0335 | 0.0806 |
| 4 | 0.1503 | 0.1365 | 0.1085 | 0.0768 | 0.0669 | 0.0439 | 0.1057 |
| 5 | 0.1889 | 0.1715 | 0.1364 | 0.0966 | 0.0840 | 0.0552 | 0.1328 |
| 6 | 0.2306 | 0.2094 | 0.1665 | 0.1179 | 0.1026 | 0.0674 | 0.1621 |
| 7 | 0.2753 | 0.2500 | 0.1988 | 0.1407 | 0.1224 | 0.0805 | 0.1936 |
| 8 | 0.3233 | 0.2935 | 0.2334 | 0.1652 | 0.1438 | 0.0945 | 0.2273 |
| 9 | 0.3745 | 0.3401 | 0.2704 | 0.1915 | 0.1666 | 0.1095 | 0.2633 |
| 10 | 0.4293 | 0.3898 | 0.3100 | 0.2194 | 0.1909 | 0.1255 | 0.3019 |
| 11 | 0.4877 | 0.4428 | 0.3522 | 0.2493 | 0.2169 | 0.1426 | 0.3429 |
| 12 | 0.5499 | 0.4993 | 0.3971 | 0.2811 | 0.2446 | 0.1607 | 0.3866 |
| 13 | 0.6160 | 0.5593 | 0.4448 | 0.3149 | 0.2740 | 0.1801 | 0.4331 |
| 14 | 0.6863 | 0.6232 | 0.4956 | 0.3508 | 0.3053 | 0.2006 | 0.4826 |
| 15 | 0.7610 | 0.6910 | 0.5495 | 0.3890 | 0.3385 | 0.2225 | 0.5351 |
| 16 | 0.8403 | 0.7629 | 0.6067 | 0.4295 | 0.3737 | 0.2456 | 0.5908 |
| 17 | 0.9244 | 0.8393 | 0.6675 | 0.4725 | 0.4111 | 0.2702 | 0.6500 |
| 18 | 1.0136 | 0.9203 | 0.7319 | 0.5181 | 0.4508 | 0.2963 | 0.7127 |
| 19 | 1.1081 | 1.0061 | 0.8001 | 0.5664 | 0.4929 | 0.3239 | 0.7791 |
| 20 | 1.2083 | 1.0971 | 0.8725 | 0.6176 | 0.5374 | 0.3532 | 0.8496 |
| 21 | 1.3143 | 1.1934 | 0.9491 | 0.6719 | 0.5846 | 0.3842 | 0.9241 |
| 22 | 1.4266 | 1.2953 | 1.0301 | 0.7292 | 0.6345 | 0.4170 | 1.0031 |
| 23 | 1.5453 | 1.4031 | 1.1158 | 0.7899 | 0.6873 | 0.4517 | 1.0865 |
| 24 | 1.6707 | 1.5169 | 1.2064 | 0.8540 | 0.7431 | 0.4884 | 1.1747 |
| 25 | 1.8030 | 1.6371 | 1.3019 | 0.9217 | 0.8019 | 0.5270 | 1.2677 |

PROPOSED FHCf 2012 Tenants Rates (Not Yet Approved by FHCf Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0431 | 0.0391 | 0.0311 | 0.0220 | 0.0192 | 0.0126 | 0.0303 |
| 2 | 0.0713 | 0.0647 | 0.0515 | 0.0364 | 0.0317 | 0.0208 | 0.0501 |
| 3 | 0.1000 | 0.0908 | 0.0722 | 0.0511 | 0.0445 | 0.0292 | 0.0703 |
| 4 | 0.1312 | 0.1191 | 0.0947 | 0.0671 | 0.0583 | 0.0383 | 0.0922 |
| 5 | 0.1649 | 0.1497 | 0.1191 | 0.0843 | 0.0733 | 0.0482 | 0.1159 |
| 6 | 0.2012 | 0.1827 | 0.1453 | 0.1029 | 0.0895 | 0.0588 | 0.1415 |
| 7 | 0.2403 | 0.2182 | 0.1735 | 0.1228 | 0.1069 | 0.0702 | 0.1689 |
| 8 | 0.2821 | 0.2561 | 0.2037 | 0.1442 | 0.1255 | 0.0825 | 0.1984 |
| 9 | 0.3269 | 0.2968 | 0.2360 | 0.1671 | 0.1454 | 0.0955 | 0.2298 |
| 10 | 0.3747 | 0.3402 | 0.2705 | 0.1915 | 0.1666 | 0.1095 | 0.2634 |
| 11 | 0.4256 | 0.3865 | 0.3073 | 0.2176 | 0.1893 | 0.1244 | 0.2993 |
| 12 | 0.4799 | 0.4357 | 0.3465 | 0.2453 | 0.2134 | 0.1403 | 0.3374 |
| 13 | 0.5376 | 0.4881 | 0.3882 | 0.2748 | 0.2391 | 0.1572 | 0.3780 |
| 14 | 0.5990 | 0.5439 | 0.4325 | 0.3062 | 0.2664 | 0.1751 | 0.4212 |
| 15 | 0.6641 | 0.6030 | 0.4796 | 0.3395 | 0.2954 | 0.1941 | 0.4670 |
| 16 | 0.7333 | 0.6658 | 0.5295 | 0.3749 | 0.3262 | 0.2144 | 0.5156 |
| 17 | 0.8067 | 0.7325 | 0.5825 | 0.4124 | 0.3588 | 0.2358 | 0.5672 |
| 18 | 0.8846 | 0.8032 | 0.6387 | 0.4522 | 0.3934 | 0.2586 | 0.6220 |
| 19 | 0.9671 | 0.8781 | 0.6983 | 0.4943 | 0.4301 | 0.2827 | 0.6800 |
| 20 | 1.0545 | 0.9574 | 0.7614 | 0.5390 | 0.4690 | 0.3082 | 0.7414 |
| 21 | 1.1470 | 1.0415 | 0.8283 | 0.5863 | 0.5102 | 0.3353 | 0.8065 |
| 22 | 1.2450 | 1.1304 | 0.8990 | 0.6364 | 0.5538 | 0.3639 | 0.8754 |
| 23 | 1.3486 | 1.2245 | 0.9738 | 0.6894 | 0.5998 | 0.3942 | 0.9482 |
| 24 | 1.4580 | 1.3239 | 1.0528 | 0.7453 | 0.6485 | 0.4262 | 1.0252 |
| 25 | 1.5735 | 1.4287 | 1.1362 | 0.8044 | 0.6999 | 0.4600 | 1.1064 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0390 | 0.0354 | 0.0281 | 0.0199 | 0.0173 | 0.0114 | 0.0274 |
| 2 | 0.0645 | 0.0586 | 0.0466 | 0.0330 | 0.0287 | 0.0189 | 0.0453 |
| 3 | 0.0905 | 0.0822 | 0.0653 | 0.0463 | 0.0402 | 0.0264 | 0.0636 |
| 4 | 0.1187 | 0.1078 | 0.0857 | 0.0607 | 0.0528 | 0.0347 | 0.0835 |
| 5 | 0.1492 | 0.1355 | 0.1077 | 0.0763 | 0.0664 | 0.0436 | 0.1049 |
| 6 | 0.1821 | 0.1653 | 0.1315 | 0.0931 | 0.0810 | 0.0532 | 0.1280 |
| 7 | 0.2174 | 0.1974 | 0.1570 | 0.1111 | 0.0967 | 0.0636 | 0.1529 |
| 8 | 0.2553 | 0.2318 | 0.1843 | 0.1305 | 0.1135 | 0.0746 | 0.1795 |
| 9 | 0.2958 | 0.2686 | 0.2136 | 0.1512 | 0.1316 | 0.0865 | 0.2080 |
| 10 | 0.3390 | 0.3078 | 0.2448 | 0.1733 | 0.1508 | 0.0991 | 0.2384 |
| 11 | 0.3851 | 0.3497 | 0.2781 | 0.1969 | 0.1713 | 0.1126 | 0.2708 |
| 12 | 0.4342 | 0.3943 | 0.3136 | 0.2220 | 0.1931 | 0.1269 | 0.3053 |
| 13 | 0.4865 | 0.4417 | 0.3513 | 0.2487 | 0.2164 | 0.1422 | 0.3421 |
| 14 | 0.5420 | 0.4921 | 0.3914 | 0.2771 | 0.2411 | 0.1584 | 0.3811 |
| 15 | 0.6010 | 0.5457 | 0.4340 | 0.3072 | 0.2673 | 0.1757 | 0.4226 |
| 16 | 0.6636 | 0.6025 | 0.4792 | 0.3392 | 0.2951 | 0.1940 | 0.4666 |
| 17 | 0.7300 | 0.6628 | 0.5271 | 0.3732 | 0.3247 | 0.2134 | 0.5133 |
| 18 | 0.8004 | 0.7268 | 0.5780 | 0.4092 | 0.3560 | 0.2340 | 0.5628 |
| 19 | 0.8751 | 0.7946 | 0.6319 | 0.4473 | 0.3892 | 0.2558 | 0.6153 |
| 20 | 0.9542 | 0.8664 | 0.6890 | 0.4878 | 0.4244 | 0.2789 | 0.6709 |
| 21 | 1.0380 | 0.9424 | 0.7495 | 0.5306 | 0.4617 | 0.3034 | 0.7298 |
| 22 | 1.1266 | 1.0229 | 0.8135 | 0.5759 | 0.5011 | 0.3293 | 0.7921 |
| 23 | 1.2203 | 1.1080 | 0.8812 | 0.6238 | 0.5428 | 0.3567 | 0.8580 |
| 24 | 1.3194 | 1.1980 | 0.9527 | 0.6744 | 0.5868 | 0.3857 | 0.9277 |
| 25 | 1.4239 | 1.2929 | 1.0282 | 0.7279 | 0.6333 | 0.4162 | 1.0012 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0568 | 0.0516 | 0.0410 | 0.0291 | 0.0253 | 0.0166 | 0.0400 |
| 2 | 0.0941 | 0.0854 | 0.0679 | 0.0481 | 0.0418 | 0.0275 | 0.0662 |
| 3 | 0.1320 | 0.1199 | 0.0953 | 0.0675 | 0.0587 | 0.0386 | 0.0928 |
| 4 | 0.1732 | 0.1572 | 0.1250 | 0.0885 | 0.0770 | 0.0506 | 0.1218 |
| 5 | 0.2177 | 0.1976 | 0.1572 | 0.1113 | 0.0968 | 0.0636 | 0.1530 |
| 6 | 0.2656 | 0.2412 | 0.1918 | 0.1358 | 0.1181 | 0.0776 | 0.1868 |
| 7 | 0.3172 | 0.2880 | 0.2290 | 0.1621 | 0.1411 | 0.0927 | 0.2230 |
| 8 | 0.3724 | 0.3381 | 0.2689 | 0.1904 | 0.1656 | 0.1089 | 0.2619 |
| 9 | 0.4315 | 0.3918 | 0.3116 | 0.2206 | 0.1919 | 0.1261 | 0.3034 |
| 10 | 0.4946 | 0.4491 | 0.3571 | 0.2528 | 0.2200 | 0.1446 | 0.3478 |
| 11 | 0.5619 | 0.5102 | 0.4057 | 0.2872 | 0.2499 | 0.1642 | 0.3951 |
| 12 | 0.6335 | 0.5752 | 0.4574 | 0.3238 | 0.2818 | 0.1852 | 0.4454 |
| 13 | 0.7097 | 0.6444 | 0.5125 | 0.3628 | 0.3157 | 0.2075 | 0.4990 |
| 14 | 0.7907 | 0.7179 | 0.5710 | 0.4042 | 0.3517 | 0.2311 | 0.5560 |
| 15 | 0.8767 | 0.7961 | 0.6331 | 0.4482 | 0.3899 | 0.2563 | 0.6165 |
| 16 | 0.9681 | 0.8790 | 0.6990 | 0.4948 | 0.4306 | 0.2830 | 0.6807 |
| 17 | 1.0650 | 0.9670 | 0.7690 | 0.5444 | 0.4737 | 0.3113 | 0.7488 |
| 18 | 1.1677 | 1.0603 | 0.8432 | 0.5969 | 0.5194 | 0.3413 | 0.8210 |
| 19 | 1.2766 | 1.1591 | 0.9218 | 0.6526 | 0.5678 | 0.3732 | 0.8976 |
| 20 | 1.3920 | 1.2639 | 1.0052 | 0.7116 | 0.6191 | 0.4069 | 0.9788 |
| 21 | 1.5142 | 1.3749 | 1.0934 | 0.7740 | 0.6735 | 0.4426 | 1.0647 |
| 22 | 1.6435 | 1.4923 | 1.1868 | 0.8401 | 0.7310 | 0.4804 | 1.1556 |
| 23 | 1.7803 | 1.6164 | 1.2855 | 0.9100 | 0.7918 | 0.5204 | 1.2518 |
| 24 | 1.9247 | 1.7476 | 1.3898 | 0.9839 | 0.8561 | 0.5626 | 1.3533 |
| 25 | 2.0772 | 1.8861 | 1.4999 | 1.0618 | 0.9239 | 0.6072 | 1.4605 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0526 | 0.0478 | 0.0380 | 0.0269 | 0.0234 | 0.0154 | 0.0370 |
| 2 | 0.0871 | 0.0791 | 0.0629 | 0.0445 | 0.0387 | 0.0255 | 0.0612 |
| 3 | 0.1222 | 0.1109 | 0.0882 | 0.0624 | 0.0543 | 0.0357 | 0.0859 |
| 4 | 0.1603 | 0.1455 | 0.1157 | 0.0819 | 0.0713 | 0.0468 | 0.1127 |
| 5 | 0.2015 | 0.1829 | 0.1455 | 0.1030 | 0.0896 | 0.0589 | 0.1416 |
| 6 | 0.2458 | 0.2232 | 0.1775 | 0.1257 | 0.1093 | 0.0719 | 0.1729 |
| 7 | 0.2935 | 0.2665 | 0.2120 | 0.1500 | 0.1306 | 0.0858 | 0.2064 |
| 8 | 0.3447 | 0.3129 | 0.2489 | 0.1762 | 0.1533 | 0.1008 | 0.2423 |
| 9 | 0.3993 | 0.3626 | 0.2884 | 0.2041 | 0.1776 | 0.1167 | 0.2808 |
| 10 | 0.4577 | 0.4156 | 0.3305 | 0.2340 | 0.2036 | 0.1338 | 0.3218 |
| 11 | 0.5200 | 0.4721 | 0.3755 | 0.2658 | 0.2313 | 0.1520 | 0.3656 |
| 12 | 0.5863 | 0.5323 | 0.4234 | 0.2997 | 0.2608 | 0.1714 | 0.4122 |
| 13 | 0.6568 | 0.5964 | 0.4743 | 0.3357 | 0.2921 | 0.1920 | 0.4618 |
| 14 | 0.7318 | 0.6644 | 0.5284 | 0.3741 | 0.3255 | 0.2139 | 0.5145 |
| 15 | 0.8114 | 0.7367 | 0.5859 | 0.4148 | 0.3609 | 0.2372 | 0.5705 |
| 16 | 0.8959 | 0.8135 | 0.6469 | 0.4580 | 0.3985 | 0.2619 | 0.6299 |
| 17 | 0.9856 | 0.8949 | 0.7117 | 0.5038 | 0.4384 | 0.2881 | 0.6930 |
| 18 | 1.0807 | 0.9813 | 0.7804 | 0.5524 | 0.4807 | 0.3159 | 0.7599 |
| 19 | 1.1815 | 1.0728 | 0.8531 | 0.6040 | 0.5255 | 0.3454 | 0.8307 |
| 20 | 1.2883 | 1.1697 | 0.9303 | 0.6585 | 0.5730 | 0.3766 | 0.9058 |
| 21 | 1.4014 | 1.2724 | 1.0119 | 0.7164 | 0.6233 | 0.4096 | 0.9854 |
| 22 | 1.5211 | 1.3811 | 1.0983 | 0.7775 | 0.6765 | 0.4446 | 1.0695 |
| 23 | 1.6476 | 1.4960 | 1.1897 | 0.8422 | 0.7328 | 0.4816 | 1.1585 |
| 24 | 1.7813 | 1.6174 | 1.2863 | 0.9106 | 0.7923 | 0.5207 | 1.2525 |
| 25 | 1.9224 | 1.7455 | 1.3882 | 0.9827 | 0.8551 | 0.5620 | 1.3517 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0496 | 0.0451 | 0.0358 | 0.0254 | 0.0221 | 0.0145 | 0.0349 |
| 2 | 0.0822 | 0.0746 | 0.0593 | 0.0420 | 0.0366 | 0.0240 | 0.0578 |
| 3 | 0.1153 | 0.1047 | 0.0833 | 0.0589 | 0.0513 | 0.0337 | 0.0811 |
| 4 | 0.1513 | 0.1373 | 0.1092 | 0.0773 | 0.0673 | 0.0442 | 0.1063 |
| 5 | 0.1901 | 0.1726 | 0.1373 | 0.0972 | 0.0846 | 0.0556 | 0.1337 |
| 6 | 0.2320 | 0.2107 | 0.1675 | 0.1186 | 0.1032 | 0.0678 | 0.1631 |
| 7 | 0.2770 | 0.2515 | 0.2000 | 0.1416 | 0.1232 | 0.0810 | 0.1948 |
| 8 | 0.3253 | 0.2954 | 0.2349 | 0.1663 | 0.1447 | 0.0951 | 0.2287 |
| 9 | 0.3769 | 0.3422 | 0.2722 | 0.1927 | 0.1676 | 0.1102 | 0.2650 |
| 10 | 0.4320 | 0.3923 | 0.3120 | 0.2208 | 0.1921 | 0.1263 | 0.3038 |
| 11 | 0.4908 | 0.4456 | 0.3544 | 0.2509 | 0.2183 | 0.1435 | 0.3451 |
| 12 | 0.5533 | 0.5024 | 0.3996 | 0.2829 | 0.2461 | 0.1618 | 0.3891 |
| 13 | 0.6199 | 0.5629 | 0.4476 | 0.3169 | 0.2757 | 0.1812 | 0.4359 |
| 14 | 0.6907 | 0.6271 | 0.4987 | 0.3530 | 0.3072 | 0.2019 | 0.4856 |
| 15 | 0.7658 | 0.6953 | 0.5530 | 0.3915 | 0.3406 | 0.2239 | 0.5385 |
| 16 | 0.8456 | 0.7678 | 0.6106 | 0.4322 | 0.3761 | 0.2472 | 0.5945 |
| 17 | 0.9302 | 0.8446 | 0.6717 | 0.4755 | 0.4137 | 0.2719 | 0.6541 |
| 18 | 1.0200 | 0.9261 | 0.7365 | 0.5214 | 0.4537 | 0.2982 | 0.7172 |
| 19 | 1.1151 | 1.0125 | 0.8052 | 0.5700 | 0.4960 | 0.3260 | 0.7841 |
| 20 | 1.2159 | 1.1040 | 0.8780 | 0.6215 | 0.5408 | 0.3554 | 0.8549 |
| 21 | 1.3226 | 1.2009 | 0.9551 | 0.6761 | 0.5883 | 0.3866 | 0.9300 |
| 22 | 1.4356 | 1.3035 | 1.0366 | 0.7338 | 0.6385 | 0.4196 | 1.0094 |
| 23 | 1.5550 | 1.4119 | 1.1229 | 0.7949 | 0.6916 | 0.4546 | 1.0934 |
| 24 | 1.6812 | 1.5265 | 1.2140 | 0.8594 | 0.7478 | 0.4914 | 1.1821 |
| 25 | 1.8144 | 1.6474 | 1.3102 | 0.9275 | 0.8070 | 0.5304 | 1.2758 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0470 | 0.0427 | 0.0339 | 0.0240 | 0.0209 | 0.0137 | 0.0331 |
| 2 | 0.0778 | 0.0707 | 0.0562 | 0.0398 | 0.0346 | 0.0227 | 0.0547 |
| 3 | 0.1092 | 0.0991 | 0.0788 | 0.0558 | 0.0486 | 0.0319 | 0.0768 |
| 4 | 0.1432 | 0.1300 | 0.1034 | 0.0732 | 0.0637 | 0.0419 | 0.1007 |
| 5 | 0.1800 | 0.1634 | 0.1300 | 0.0920 | 0.0801 | 0.0526 | 0.1266 |
| 6 | 0.2197 | 0.1995 | 0.1586 | 0.1123 | 0.0977 | 0.0642 | 0.1545 |
| 7 | 0.2623 | 0.2382 | 0.1894 | 0.1341 | 0.1167 | 0.0767 | 0.1844 |
| 8 | 0.3080 | 0.2796 | 0.2224 | 0.1574 | 0.1370 | 0.0900 | 0.2166 |
| 9 | 0.3569 | 0.3240 | 0.2577 | 0.1824 | 0.1587 | 0.1043 | 0.2509 |
| 10 | 0.4090 | 0.3714 | 0.2954 | 0.2091 | 0.1819 | 0.1196 | 0.2876 |
| 11 | 0.4647 | 0.4219 | 0.3355 | 0.2375 | 0.2067 | 0.1358 | 0.3267 |
| 12 | 0.5239 | 0.4757 | 0.3783 | 0.2678 | 0.2330 | 0.1531 | 0.3684 |
| 13 | 0.5869 | 0.5329 | 0.4238 | 0.3000 | 0.2610 | 0.1716 | 0.4127 |
| 14 | 0.6539 | 0.5937 | 0.4722 | 0.3343 | 0.2908 | 0.1911 | 0.4598 |
| 15 | 0.7251 | 0.6583 | 0.5236 | 0.3706 | 0.3225 | 0.2119 | 0.5098 |
| 16 | 0.8006 | 0.7269 | 0.5781 | 0.4092 | 0.3561 | 0.2340 | 0.5629 |
| 17 | 0.8807 | 0.7997 | 0.6360 | 0.4502 | 0.3917 | 0.2574 | 0.6193 |
| 18 | 0.9657 | 0.8768 | 0.6973 | 0.4936 | 0.4295 | 0.2823 | 0.6790 |
| 19 | 1.0558 | 0.9586 | 0.7624 | 0.5397 | 0.4696 | 0.3086 | 0.7423 |
| 20 | 1.1512 | 1.0453 | 0.8313 | 0.5885 | 0.5120 | 0.3365 | 0.8094 |
| 21 | 1.2523 | 1.1370 | 0.9042 | 0.6401 | 0.5570 | 0.3661 | 0.8805 |
| 22 | 1.3592 | 1.2341 | 0.9815 | 0.6948 | 0.6045 | 0.3973 | 0.9557 |
| 23 | 1.4723 | 1.3368 | 1.0631 | 0.7526 | 0.6548 | 0.4304 | 1.0352 |
| 24 | 1.5918 | 1.4453 | 1.1494 | 0.8137 | 0.7080 | 0.4653 | 1.1192 |
| 25 | 1.7179 | 1.5598 | 1.2404 | 0.8781 | 0.7641 | 0.5022 | 1.2079 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0446 | 0.0405 | 0.0322 | 0.0228 | 0.0199 | 0.0130 | 0.0314 |
| 2 | 0.0739 | 0.0671 | 0.0533 | 0.0378 | 0.0329 | 0.0216 | 0.0519 |
| 3 | 0.1036 | 0.0941 | 0.0748 | 0.0530 | 0.0461 | 0.0303 | 0.0729 |
| 4 | 0.1360 | 0.1235 | 0.0982 | 0.0695 | 0.0605 | 0.0397 | 0.0956 |
| 5 | 0.1709 | 0.1552 | 0.1234 | 0.0874 | 0.0760 | 0.0500 | 0.1202 |
| 6 | 0.2086 | 0.1894 | 0.1506 | 0.1066 | 0.0928 | 0.0610 | 0.1467 |
| 7 | 0.2491 | 0.2261 | 0.1798 | 0.1273 | 0.1108 | 0.0728 | 0.1751 |
| 8 | 0.2924 | 0.2655 | 0.2112 | 0.1495 | 0.1301 | 0.0855 | 0.2056 |
| 9 | 0.3388 | 0.3076 | 0.2447 | 0.1732 | 0.1507 | 0.0990 | 0.2382 |
| 10 | 0.3884 | 0.3526 | 0.2804 | 0.1985 | 0.1727 | 0.1135 | 0.2731 |
| 11 | 0.4412 | 0.4006 | 0.3186 | 0.2255 | 0.1962 | 0.1290 | 0.3102 |
| 12 | 0.4974 | 0.4517 | 0.3592 | 0.2543 | 0.2212 | 0.1454 | 0.3498 |
| 13 | 0.5573 | 0.5060 | 0.4024 | 0.2849 | 0.2479 | 0.1629 | 0.3918 |
| 14 | 0.6209 | 0.5637 | 0.4483 | 0.3174 | 0.2762 | 0.1815 | 0.4366 |
| 15 | 0.6884 | 0.6251 | 0.4971 | 0.3519 | 0.3062 | 0.2012 | 0.4841 |
| 16 | 0.7601 | 0.6902 | 0.5489 | 0.3886 | 0.3381 | 0.2222 | 0.5345 |
| 17 | 0.8362 | 0.7593 | 0.6038 | 0.4275 | 0.3719 | 0.2444 | 0.5880 |
| 18 | 0.9169 | 0.8325 | 0.6621 | 0.4687 | 0.4078 | 0.2680 | 0.6447 |
| 19 | 1.0024 | 0.9102 | 0.7239 | 0.5124 | 0.4459 | 0.2930 | 0.7048 |
| 20 | 1.0931 | 0.9925 | 0.7893 | 0.5587 | 0.4862 | 0.3195 | 0.7686 |
| 21 | 1.1890 | 1.0796 | 0.8586 | 0.6078 | 0.5288 | 0.3476 | 0.8360 |
| 22 | 1.2905 | 1.1718 | 0.9319 | 0.6597 | 0.5740 | 0.3772 | 0.9074 |
| 23 | 1.3979 | 1.2693 | 1.0094 | 0.7146 | 0.6218 | 0.4086 | 0.9829 |
| 24 | 1.5114 | 1.3723 | 1.0913 | 0.7726 | 0.6722 | 0.4418 | 1.0627 |
| 25 | 1.6311 | 1.4810 | 1.1778 | 0.8338 | 0.7255 | 0.4768 | 1.1469 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0429 | 0.0390 | 0.0310 | 0.0219 | 0.0191 | 0.0126 | 0.0302 |
| 2 | 0.0711 | 0.0645 | 0.0513 | 0.0363 | 0.0316 | 0.0208 | 0.0500 |
| 3 | 0.0997 | 0.0905 | 0.0720 | 0.0510 | 0.0443 | 0.0291 | 0.0701 |
| 4 | 0.1308 | 0.1188 | 0.0945 | 0.0669 | 0.0582 | 0.0382 | 0.0920 |
| 5 | 0.1644 | 0.1493 | 0.1187 | 0.0840 | 0.0731 | 0.0481 | 0.1156 |
| 6 | 0.2007 | 0.1822 | 0.1449 | 0.1026 | 0.0892 | 0.0587 | 0.1411 |
| 7 | 0.2396 | 0.2175 | 0.1730 | 0.1225 | 0.1066 | 0.0700 | 0.1685 |
| 8 | 0.2813 | 0.2554 | 0.2031 | 0.1438 | 0.1251 | 0.0822 | 0.1978 |
| 9 | 0.3259 | 0.2960 | 0.2354 | 0.1666 | 0.1450 | 0.0953 | 0.2292 |
| 10 | 0.3736 | 0.3392 | 0.2698 | 0.1910 | 0.1662 | 0.1092 | 0.2627 |
| 11 | 0.4244 | 0.3854 | 0.3065 | 0.2170 | 0.1888 | 0.1241 | 0.2984 |
| 12 | 0.4785 | 0.4345 | 0.3455 | 0.2446 | 0.2128 | 0.1399 | 0.3365 |
| 13 | 0.5361 | 0.4868 | 0.3871 | 0.2740 | 0.2384 | 0.1567 | 0.3769 |
| 14 | 0.5973 | 0.5423 | 0.4313 | 0.3053 | 0.2657 | 0.1746 | 0.4200 |
| 15 | 0.6623 | 0.6013 | 0.4782 | 0.3385 | 0.2946 | 0.1936 | 0.4657 |
| 16 | 0.7313 | 0.6640 | 0.5280 | 0.3738 | 0.3252 | 0.2138 | 0.5142 |
| 17 | 0.8044 | 0.7304 | 0.5809 | 0.4112 | 0.3578 | 0.2352 | 0.5656 |
| 18 | 0.8821 | 0.8009 | 0.6369 | 0.4509 | 0.3923 | 0.2578 | 0.6202 |
| 19 | 0.9643 | 0.8756 | 0.6963 | 0.4929 | 0.4289 | 0.2819 | 0.6781 |
| 20 | 1.0515 | 0.9547 | 0.7593 | 0.5375 | 0.4677 | 0.3074 | 0.7393 |
| 21 | 1.1438 | 1.0386 | 0.8259 | 0.5847 | 0.5087 | 0.3344 | 0.8042 |
| 22 | 1.2415 | 1.1272 | 0.8965 | 0.6346 | 0.5522 | 0.3629 | 0.8729 |
| 23 | 1.3448 | 1.2210 | 0.9711 | 0.6874 | 0.5981 | 0.3931 | 0.9456 |
| 24 | 1.4539 | 1.3201 | 1.0499 | 0.7432 | 0.6467 | 0.4250 | 1.0223 |
| 25 | 1.5691 | 1.4247 | 1.1330 | 0.8021 | 0.6979 | 0.4587 | 1.1033 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0414 | 0.0376 | 0.0299 | 0.0211 | 0.0184 | 0.0121 | 0.0291 |
| 2 | 0.0685 | 0.0622 | 0.0494 | 0.0350 | 0.0305 | 0.0200 | 0.0481 |
| 3 | 0.0961 | 0.0872 | 0.0694 | 0.0491 | 0.0427 | 0.0281 | 0.0675 |
| 4 | 0.1260 | 0.1144 | 0.0910 | 0.0644 | 0.0560 | 0.0368 | 0.0886 |
| 5 | 0.1584 | 0.1438 | 0.1144 | 0.0810 | 0.0705 | 0.0463 | 0.1114 |
| 6 | 0.1933 | 0.1755 | 0.1396 | 0.0988 | 0.0860 | 0.0565 | 0.1359 |
| 7 | 0.2308 | 0.2096 | 0.1667 | 0.1180 | 0.1027 | 0.0675 | 0.1623 |
| 8 | 0.2710 | 0.2461 | 0.1957 | 0.1385 | 0.1205 | 0.0792 | 0.1906 |
| 9 | 0.3140 | 0.2851 | 0.2267 | 0.1605 | 0.1397 | 0.0918 | 0.2208 |
| 10 | 0.3599 | 0.3268 | 0.2599 | 0.1840 | 0.1601 | 0.1052 | 0.2531 |
| 11 | 0.4089 | 0.3713 | 0.2952 | 0.2090 | 0.1819 | 0.1195 | 0.2875 |
| 12 | 0.4610 | 0.4186 | 0.3329 | 0.2357 | 0.2050 | 0.1348 | 0.3241 |
| 13 | 0.5165 | 0.4689 | 0.3729 | 0.2640 | 0.2297 | 0.1510 | 0.3631 |
| 14 | 0.5754 | 0.5225 | 0.4155 | 0.2941 | 0.2559 | 0.1682 | 0.4046 |
| 15 | 0.6380 | 0.5793 | 0.4607 | 0.3261 | 0.2838 | 0.1865 | 0.4486 |
| 16 | 0.7045 | 0.6397 | 0.5087 | 0.3601 | 0.3133 | 0.2059 | 0.4953 |
| 17 | 0.7750 | 0.7037 | 0.5596 | 0.3962 | 0.3447 | 0.2265 | 0.5449 |
| 18 | 0.8498 | 0.7716 | 0.6136 | 0.4344 | 0.3780 | 0.2484 | 0.5975 |
| 19 | 0.9290 | 0.8435 | 0.6708 | 0.4749 | 0.4132 | 0.2716 | 0.6532 |
| 20 | 1.0130 | 0.9198 | 0.7315 | 0.5178 | 0.4506 | 0.2961 | 0.7123 |
| 21 | 1.1019 | 1.0005 | 0.7957 | 0.5633 | 0.4901 | 0.3221 | 0.7748 |
| 22 | 1.1960 | 1.0860 | 0.8636 | 0.6114 | 0.5320 | 0.3496 | 0.8410 |
| 23 | 1.2955 | 1.1763 | 0.9355 | 0.6623 | 0.5762 | 0.3787 | 0.9109 |
| 24 | 1.4007 | 1.2718 | 1.0114 | 0.7160 | 0.6230 | 0.4094 | 0.9849 |
| 25 | 1.5116 | 1.3725 | 1.0915 | 0.7727 | 0.6723 | 0.4419 | 1.0629 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0399 | 0.0362 | 0.0288 | 0.0204 | 0.0177 | 0.0117 | 0.0281 |
| 2 | 0.0661 | 0.0600 | 0.0477 | 0.0338 | 0.0294 | 0.0193 | 0.0464 |
| 3 | 0.0927 | 0.0841 | 0.0669 | 0.0474 | 0.0412 | 0.0271 | 0.0652 |
| 4 | 0.1216 | 0.1104 | 0.0878 | 0.0621 | 0.0541 | 0.0355 | 0.0855 |
| 5 | 0.1528 | 0.1387 | 0.1103 | 0.0781 | 0.0680 | 0.0447 | 0.1074 |
| 6 | 0.1865 | 0.1693 | 0.1347 | 0.0953 | 0.0829 | 0.0545 | 0.1311 |
| 7 | 0.2227 | 0.2022 | 0.1608 | 0.1138 | 0.0990 | 0.0651 | 0.1566 |
| 8 | 0.2614 | 0.2374 | 0.1888 | 0.1336 | 0.1163 | 0.0764 | 0.1838 |
| 9 | 0.3029 | 0.2750 | 0.2187 | 0.1548 | 0.1347 | 0.0885 | 0.2130 |
| 10 | 0.3472 | 0.3153 | 0.2507 | 0.1775 | 0.1544 | 0.1015 | 0.2441 |
| 11 | 0.3944 | 0.3581 | 0.2848 | 0.2016 | 0.1754 | 0.1153 | 0.2773 |
| 12 | 0.4447 | 0.4038 | 0.3211 | 0.2273 | 0.1978 | 0.1300 | 0.3127 |
| 13 | 0.4982 | 0.4524 | 0.3598 | 0.2547 | 0.2216 | 0.1456 | 0.3503 |
| 14 | 0.5551 | 0.5040 | 0.4008 | 0.2837 | 0.2469 | 0.1623 | 0.3903 |
| 15 | 0.6155 | 0.5588 | 0.4444 | 0.3146 | 0.2738 | 0.1799 | 0.4328 |
| 16 | 0.6796 | 0.6171 | 0.4907 | 0.3474 | 0.3023 | 0.1987 | 0.4778 |
| 17 | 0.7476 | 0.6788 | 0.5398 | 0.3822 | 0.3325 | 0.2185 | 0.5257 |
| 18 | 0.8198 | 0.7443 | 0.5919 | 0.4190 | 0.3646 | 0.2396 | 0.5764 |
| 19 | 0.8962 | 0.8137 | 0.6471 | 0.4581 | 0.3986 | 0.2620 | 0.6302 |
| 20 | 0.9772 | 0.8873 | 0.7056 | 0.4995 | 0.4346 | 0.2857 | 0.6871 |
| 21 | 1.0630 | 0.9652 | 0.7676 | 0.5434 | 0.4728 | 0.3107 | 0.7474 |
| 22 | 1.1538 | 1.0476 | 0.8331 | 0.5898 | 0.5132 | 0.3373 | 0.8113 |
| 23 | 1.2498 | 1.1348 | 0.9025 | 0.6389 | 0.5559 | 0.3653 | 0.8788 |
| 24 | 1.3512 | 1.2269 | 0.9757 | 0.6907 | 0.6010 | 0.3950 | 0.9501 |
| 25 | 1.4582 | 1.3241 | 1.0530 | 0.7454 | 0.6486 | 0.4263 | 1.0253 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0385 | 0.0350 | 0.0278 | 0.0197 | 0.0171 | 0.0113 | 0.0271 |
| 2 | 0.0638 | 0.0579 | 0.0461 | 0.0326 | 0.0284 | 0.0186 | 0.0449 |
| 3 | 0.0895 | 0.0813 | 0.0646 | 0.0458 | 0.0398 | 0.0262 | 0.0629 |
| 4 | 0.1174 | 0.1066 | 0.0848 | 0.0600 | 0.0522 | 0.0343 | 0.0826 |
| 5 | 0.1476 | 0.1340 | 0.1066 | 0.0754 | 0.0656 | 0.0431 | 0.1038 |
| 6 | 0.1801 | 0.1635 | 0.1301 | 0.0921 | 0.0801 | 0.0527 | 0.1266 |
| 7 | 0.2151 | 0.1953 | 0.1553 | 0.1099 | 0.0957 | 0.0629 | 0.1512 |
| 8 | 0.2525 | 0.2293 | 0.1823 | 0.1291 | 0.1123 | 0.0738 | 0.1776 |
| 9 | 0.2926 | 0.2657 | 0.2113 | 0.1496 | 0.1301 | 0.0855 | 0.2057 |
| 10 | 0.3354 | 0.3045 | 0.2422 | 0.1714 | 0.1492 | 0.0980 | 0.2358 |
| 11 | 0.3810 | 0.3459 | 0.2751 | 0.1947 | 0.1695 | 0.1114 | 0.2679 |
| 12 | 0.4296 | 0.3900 | 0.3102 | 0.2196 | 0.1911 | 0.1256 | 0.3020 |
| 13 | 0.4812 | 0.4369 | 0.3475 | 0.2460 | 0.2140 | 0.1407 | 0.3384 |
| 14 | 0.5361 | 0.4868 | 0.3871 | 0.2741 | 0.2385 | 0.1567 | 0.3770 |
| 15 | 0.5945 | 0.5398 | 0.4293 | 0.3039 | 0.2644 | 0.1738 | 0.4180 |
| 16 | 0.6564 | 0.5960 | 0.4740 | 0.3355 | 0.2920 | 0.1919 | 0.4615 |
| 17 | 0.7221 | 0.6557 | 0.5214 | 0.3691 | 0.3212 | 0.2111 | 0.5077 |
| 18 | 0.7918 | 0.7189 | 0.5717 | 0.4047 | 0.3522 | 0.2315 | 0.5567 |
| 19 | 0.8656 | 0.7860 | 0.6251 | 0.4425 | 0.3850 | 0.2530 | 0.6087 |
| 20 | 0.9439 | 0.8570 | 0.6816 | 0.4825 | 0.4198 | 0.2759 | 0.6637 |
| 21 | 1.0267 | 0.9323 | 0.7414 | 0.5248 | 0.4567 | 0.3001 | 0.7219 |
| 22 | 1.1144 | 1.0119 | 0.8047 | 0.5697 | 0.4957 | 0.3258 | 0.7836 |
| 23 | 1.2072 | 1.0961 | 0.8717 | 0.6171 | 0.5369 | 0.3529 | 0.8488 |
| 24 | 1.3051 | 1.1850 | 0.9424 | 0.6671 | 0.5805 | 0.3815 | 0.9177 |
| 25 | 1.4085 | 1.2789 | 1.0171 | 0.7200 | 0.6265 | 0.4117 | 0.9904 |

PROPOSED FHCf 2012 Tenants Rates (Not Yet Approved by FHCf Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 10% to 14%

| ZIP Code | | | | Masonry with Reinforced Concrete | | Superior with Reinforced Concrete | Non-MH Default and Unknown |
|----------|--------|----------------|---------|-------------------------------------|----------|--------------------------------------|-------------------------------|
| Group | Frame | Masonry Veneer | Masonry | Roof Deck | Superior | Roof Deck | |
| 1 | 0.0373 | 0.0338 | 0.0269 | 0.0191 | 0.0166 | 0.0109 | 0.0262 |
| 2 | 0.0617 | 0.0560 | 0.0445 | 0.0315 | 0.0274 | 0.0180 | 0.0434 |
| 3 | 0.0866 | 0.0786 | 0.0625 | 0.0442 | 0.0385 | 0.0253 | 0.0609 |
| 4 | 0.1135 | 0.1031 | 0.0820 | 0.0580 | 0.0505 | 0.0332 | 0.0798 |
| 5 | 0.1427 | 0.1296 | 0.1031 | 0.0730 | 0.0635 | 0.0417 | 0.1004 |
| 6 | 0.1742 | 0.1581 | 0.1258 | 0.0890 | 0.0775 | 0.0509 | 0.1225 |
| 7 | 0.2080 | 0.1888 | 0.1502 | 0.1063 | 0.0925 | 0.0608 | 0.1462 |
| 8 | 0.2442 | 0.2217 | 0.1763 | 0.1248 | 0.1086 | 0.0714 | 0.1717 |
| 9 | 0.2829 | 0.2569 | 0.2043 | 0.1446 | 0.1258 | 0.0827 | 0.1989 |
| 10 | 0.3243 | 0.2945 | 0.2342 | 0.1658 | 0.1442 | 0.0948 | 0.2280 |
| 11 | 0.3684 | 0.3345 | 0.2660 | 0.1883 | 0.1639 | 0.1077 | 0.2590 |
| 12 | 0.4154 | 0.3772 | 0.2999 | 0.2123 | 0.1848 | 0.1214 | 0.2921 |
| 13 | 0.4653 | 0.4225 | 0.3360 | 0.2379 | 0.2070 | 0.1360 | 0.3272 |
| 14 | 0.5185 | 0.4708 | 0.3744 | 0.2650 | 0.2306 | 0.1516 | 0.3645 |
| 15 | 0.5749 | 0.5220 | 0.4151 | 0.2939 | 0.2557 | 0.1680 | 0.4042 |
| 16 | 0.6348 | 0.5763 | 0.4584 | 0.3245 | 0.2823 | 0.1855 | 0.4463 |
| 17 | 0.6983 | 0.6340 | 0.5042 | 0.3570 | 0.3106 | 0.2041 | 0.4910 |
| 18 | 0.7657 | 0.6952 | 0.5529 | 0.3914 | 0.3406 | 0.2238 | 0.5384 |
| 19 | 0.8371 | 0.7601 | 0.6045 | 0.4279 | 0.3723 | 0.2447 | 0.5886 |
| 20 | 0.9128 | 0.8288 | 0.6591 | 0.4666 | 0.4060 | 0.2668 | 0.6418 |
| 21 | 0.9929 | 0.9015 | 0.7169 | 0.5075 | 0.4416 | 0.2902 | 0.6981 |
| 22 | 1.0777 | 0.9785 | 0.7782 | 0.5509 | 0.4793 | 0.3150 | 0.7577 |
| 23 | 1.1673 | 1.0599 | 0.8429 | 0.5967 | 0.5192 | 0.3412 | 0.8208 |
| 24 | 1.2621 | 1.1459 | 0.9113 | 0.6451 | 0.5613 | 0.3689 | 0.8874 |
| 25 | 1.3620 | 1.2367 | 0.9835 | 0.6962 | 0.6058 | 0.3981 | 0.9577 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0326 | 0.0296 | 0.0235 | 0.0167 | 0.0145 | 0.0095 | 0.0229 |
| 2 | 0.0540 | 0.0490 | 0.0390 | 0.0276 | 0.0240 | 0.0158 | 0.0379 |
| 3 | 0.0757 | 0.0687 | 0.0547 | 0.0387 | 0.0337 | 0.0221 | 0.0532 |
| 4 | 0.0993 | 0.0902 | 0.0717 | 0.0508 | 0.0442 | 0.0290 | 0.0698 |
| 5 | 0.1249 | 0.1134 | 0.0902 | 0.0638 | 0.0555 | 0.0365 | 0.0878 |
| 6 | 0.1524 | 0.1383 | 0.1100 | 0.0779 | 0.0678 | 0.0445 | 0.1071 |
| 7 | 0.1819 | 0.1652 | 0.1314 | 0.0930 | 0.0809 | 0.0532 | 0.1279 |
| 8 | 0.2136 | 0.1940 | 0.1542 | 0.1092 | 0.0950 | 0.0624 | 0.1502 |
| 9 | 0.2475 | 0.2247 | 0.1787 | 0.1265 | 0.1101 | 0.0723 | 0.1740 |
| 10 | 0.2837 | 0.2576 | 0.2048 | 0.1450 | 0.1262 | 0.0829 | 0.1995 |
| 11 | 0.3223 | 0.2926 | 0.2327 | 0.1647 | 0.1433 | 0.0942 | 0.2266 |
| 12 | 0.3634 | 0.3299 | 0.2624 | 0.1857 | 0.1616 | 0.1062 | 0.2555 |
| 13 | 0.4071 | 0.3696 | 0.2939 | 0.2081 | 0.1811 | 0.1190 | 0.2862 |
| 14 | 0.4535 | 0.4118 | 0.3275 | 0.2318 | 0.2017 | 0.1326 | 0.3189 |
| 15 | 0.5029 | 0.4566 | 0.3631 | 0.2571 | 0.2237 | 0.1470 | 0.3536 |
| 16 | 0.5553 | 0.5042 | 0.4009 | 0.2838 | 0.2470 | 0.1623 | 0.3904 |
| 17 | 0.6108 | 0.5546 | 0.4411 | 0.3122 | 0.2717 | 0.1786 | 0.4295 |
| 18 | 0.6698 | 0.6081 | 0.4836 | 0.3424 | 0.2979 | 0.1958 | 0.4709 |
| 19 | 0.7322 | 0.6649 | 0.5287 | 0.3743 | 0.3257 | 0.2140 | 0.5149 |
| 20 | 0.7984 | 0.7250 | 0.5765 | 0.4081 | 0.3551 | 0.2334 | 0.5614 |
| 21 | 0.8685 | 0.7886 | 0.6272 | 0.4440 | 0.3863 | 0.2539 | 0.6107 |
| 22 | 0.9427 | 0.8559 | 0.6807 | 0.4819 | 0.4193 | 0.2756 | 0.6628 |
| 23 | 1.0211 | 0.9272 | 0.7373 | 0.5220 | 0.4542 | 0.2985 | 0.7180 |
| 24 | 1.1040 | 1.0024 | 0.7972 | 0.5643 | 0.4910 | 0.3227 | 0.7762 |
| 25 | 1.1914 | 1.0818 | 0.8603 | 0.6090 | 0.5299 | 0.3483 | 0.8377 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0571 | 0.0519 | 0.0412 | 0.0292 | 0.0254 | 0.0167 | 0.0402 |
| 2 | 0.0945 | 0.0858 | 0.0683 | 0.0483 | 0.0420 | 0.0276 | 0.0665 |
| 3 | 0.1326 | 0.1204 | 0.0958 | 0.0678 | 0.0590 | 0.0388 | 0.0932 |
| 4 | 0.1740 | 0.1580 | 0.1256 | 0.0889 | 0.0774 | 0.0509 | 0.1223 |
| 5 | 0.2187 | 0.1986 | 0.1579 | 0.1118 | 0.0973 | 0.0639 | 0.1538 |
| 6 | 0.2669 | 0.2423 | 0.1927 | 0.1364 | 0.1187 | 0.0780 | 0.1877 |
| 7 | 0.3187 | 0.2893 | 0.2301 | 0.1629 | 0.1417 | 0.0932 | 0.2241 |
| 8 | 0.3742 | 0.3397 | 0.2702 | 0.1913 | 0.1664 | 0.1094 | 0.2631 |
| 9 | 0.4335 | 0.3936 | 0.3130 | 0.2216 | 0.1928 | 0.1267 | 0.3048 |
| 10 | 0.4969 | 0.4512 | 0.3588 | 0.2540 | 0.2210 | 0.1453 | 0.3494 |
| 11 | 0.5645 | 0.5126 | 0.4076 | 0.2886 | 0.2511 | 0.1650 | 0.3969 |
| 12 | 0.6365 | 0.5779 | 0.4596 | 0.3254 | 0.2831 | 0.1861 | 0.4475 |
| 13 | 0.7130 | 0.6474 | 0.5149 | 0.3645 | 0.3171 | 0.2084 | 0.5014 |
| 14 | 0.7944 | 0.7213 | 0.5736 | 0.4061 | 0.3533 | 0.2322 | 0.5586 |
| 15 | 0.8809 | 0.7998 | 0.6361 | 0.4503 | 0.3918 | 0.2575 | 0.6194 |
| 16 | 0.9726 | 0.8831 | 0.7023 | 0.4972 | 0.4326 | 0.2843 | 0.6839 |
| 17 | 1.0700 | 0.9715 | 0.7726 | 0.5469 | 0.4759 | 0.3128 | 0.7523 |
| 18 | 1.1732 | 1.0653 | 0.8472 | 0.5997 | 0.5218 | 0.3429 | 0.8249 |
| 19 | 1.2826 | 1.1646 | 0.9262 | 0.6557 | 0.5705 | 0.3749 | 0.9019 |
| 20 | 1.3986 | 1.2699 | 1.0099 | 0.7149 | 0.6221 | 0.4088 | 0.9834 |
| 21 | 1.5213 | 1.3814 | 1.0985 | 0.7777 | 0.6767 | 0.4447 | 1.0697 |
| 22 | 1.6513 | 1.4993 | 1.1924 | 0.8441 | 0.7344 | 0.4827 | 1.1611 |
| 23 | 1.7887 | 1.6241 | 1.2916 | 0.9143 | 0.7956 | 0.5229 | 1.2577 |
| 24 | 1.9338 | 1.7559 | 1.3964 | 0.9885 | 0.8601 | 0.5653 | 1.3597 |
| 25 | 2.0870 | 1.8950 | 1.5070 | 1.0668 | 0.9283 | 0.6101 | 1.4674 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0455 | 0.0413 | 0.0328 | 0.0232 | 0.0202 | 0.0133 | 0.0320 |
| 2 | 0.0753 | 0.0684 | 0.0544 | 0.0385 | 0.0335 | 0.0220 | 0.0529 |
| 3 | 0.1056 | 0.0959 | 0.0763 | 0.0540 | 0.0470 | 0.0309 | 0.0743 |
| 4 | 0.1386 | 0.1258 | 0.1000 | 0.0708 | 0.0616 | 0.0405 | 0.0974 |
| 5 | 0.1742 | 0.1581 | 0.1258 | 0.0890 | 0.0775 | 0.0509 | 0.1225 |
| 6 | 0.2125 | 0.1930 | 0.1535 | 0.1086 | 0.0945 | 0.0621 | 0.1494 |
| 7 | 0.2538 | 0.2304 | 0.1833 | 0.1297 | 0.1129 | 0.0742 | 0.1784 |
| 8 | 0.2980 | 0.2706 | 0.2152 | 0.1523 | 0.1325 | 0.0871 | 0.2095 |
| 9 | 0.3453 | 0.3135 | 0.2493 | 0.1765 | 0.1536 | 0.1009 | 0.2428 |
| 10 | 0.3957 | 0.3593 | 0.2858 | 0.2023 | 0.1760 | 0.1157 | 0.2783 |
| 11 | 0.4496 | 0.4082 | 0.3246 | 0.2298 | 0.2000 | 0.1314 | 0.3161 |
| 12 | 0.5069 | 0.4602 | 0.3660 | 0.2591 | 0.2255 | 0.1482 | 0.3564 |
| 13 | 0.5679 | 0.5156 | 0.4100 | 0.2903 | 0.2526 | 0.1660 | 0.3993 |
| 14 | 0.6327 | 0.5745 | 0.4568 | 0.3234 | 0.2814 | 0.1849 | 0.4448 |
| 15 | 0.7015 | 0.6370 | 0.5066 | 0.3586 | 0.3120 | 0.2051 | 0.4933 |
| 16 | 0.7746 | 0.7033 | 0.5593 | 0.3960 | 0.3445 | 0.2264 | 0.5446 |
| 17 | 0.8521 | 0.7737 | 0.6153 | 0.4356 | 0.3790 | 0.2491 | 0.5991 |
| 18 | 0.9343 | 0.8484 | 0.6747 | 0.4776 | 0.4156 | 0.2731 | 0.6570 |
| 19 | 1.0215 | 0.9275 | 0.7376 | 0.5222 | 0.4543 | 0.2986 | 0.7182 |
| 20 | 1.1138 | 1.0113 | 0.8043 | 0.5694 | 0.4954 | 0.3256 | 0.7832 |
| 21 | 1.2116 | 1.1001 | 0.8749 | 0.6193 | 0.5389 | 0.3542 | 0.8519 |
| 22 | 1.3151 | 1.1940 | 0.9496 | 0.6722 | 0.5849 | 0.3844 | 0.9247 |
| 23 | 1.4245 | 1.2934 | 1.0286 | 0.7282 | 0.6336 | 0.4164 | 1.0016 |
| 24 | 1.5401 | 1.3984 | 1.1121 | 0.7873 | 0.6850 | 0.4502 | 1.0829 |
| 25 | 1.6621 | 1.5091 | 1.2002 | 0.8496 | 0.7393 | 0.4858 | 1.1686 |

PROPOSED FHCFC 2012 Tenants Rates (Not Yet Approved by FHCFC Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0411 | 0.0373 | 0.0297 | 0.0210 | 0.0183 | 0.0120 | 0.0289 |
| 2 | 0.0681 | 0.0618 | 0.0491 | 0.0348 | 0.0303 | 0.0199 | 0.0479 |
| 3 | 0.0955 | 0.0867 | 0.0689 | 0.0488 | 0.0425 | 0.0279 | 0.0671 |
| 4 | 0.1253 | 0.1137 | 0.0904 | 0.0640 | 0.0557 | 0.0366 | 0.0881 |
| 5 | 0.1574 | 0.1430 | 0.1137 | 0.0805 | 0.0700 | 0.0460 | 0.1107 |
| 6 | 0.1921 | 0.1745 | 0.1387 | 0.0982 | 0.0855 | 0.0562 | 0.1351 |
| 7 | 0.2294 | 0.2083 | 0.1657 | 0.1173 | 0.1020 | 0.0671 | 0.1613 |
| 8 | 0.2694 | 0.2446 | 0.1945 | 0.1377 | 0.1198 | 0.0787 | 0.1894 |
| 9 | 0.3121 | 0.2834 | 0.2254 | 0.1595 | 0.1388 | 0.0912 | 0.2195 |
| 10 | 0.3578 | 0.3248 | 0.2583 | 0.1829 | 0.1591 | 0.1046 | 0.2515 |
| 11 | 0.4064 | 0.3690 | 0.2935 | 0.2077 | 0.1808 | 0.1188 | 0.2858 |
| 12 | 0.4582 | 0.4161 | 0.3309 | 0.2342 | 0.2038 | 0.1339 | 0.3222 |
| 13 | 0.5133 | 0.4661 | 0.3707 | 0.2624 | 0.2283 | 0.1501 | 0.3609 |
| 14 | 0.5719 | 0.5193 | 0.4130 | 0.2924 | 0.2544 | 0.1672 | 0.4021 |
| 15 | 0.6342 | 0.5758 | 0.4579 | 0.3242 | 0.2821 | 0.1854 | 0.4459 |
| 16 | 0.7002 | 0.6358 | 0.5056 | 0.3579 | 0.3114 | 0.2047 | 0.4923 |
| 17 | 0.7703 | 0.6994 | 0.5562 | 0.3938 | 0.3426 | 0.2252 | 0.5416 |
| 18 | 0.8446 | 0.7669 | 0.6099 | 0.4318 | 0.3757 | 0.2469 | 0.5939 |
| 19 | 0.9234 | 0.8384 | 0.6668 | 0.4720 | 0.4107 | 0.2699 | 0.6493 |
| 20 | 1.0069 | 0.9142 | 0.7271 | 0.5147 | 0.4478 | 0.2943 | 0.7080 |
| 21 | 1.0953 | 0.9945 | 0.7909 | 0.5599 | 0.4872 | 0.3202 | 0.7701 |
| 22 | 1.1888 | 1.0794 | 0.8584 | 0.6077 | 0.5288 | 0.3475 | 0.8359 |
| 23 | 1.2877 | 1.1692 | 0.9298 | 0.6583 | 0.5727 | 0.3764 | 0.9054 |
| 24 | 1.3922 | 1.2641 | 1.0053 | 0.7117 | 0.6192 | 0.4070 | 0.9789 |
| 25 | 1.5025 | 1.3642 | 1.0849 | 0.7680 | 0.6683 | 0.4392 | 1.0565 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0359 | 0.0326 | 0.0259 | 0.0183 | 0.0160 | 0.0105 | 0.0252 |
| 2 | 0.0594 | 0.0539 | 0.0429 | 0.0304 | 0.0264 | 0.0174 | 0.0418 |
| 3 | 0.0833 | 0.0757 | 0.0602 | 0.0426 | 0.0371 | 0.0244 | 0.0586 |
| 4 | 0.1093 | 0.0993 | 0.0789 | 0.0559 | 0.0486 | 0.0320 | 0.0769 |
| 5 | 0.1374 | 0.1248 | 0.0992 | 0.0702 | 0.0611 | 0.0402 | 0.0966 |
| 6 | 0.1677 | 0.1523 | 0.1211 | 0.0857 | 0.0746 | 0.0490 | 0.1179 |
| 7 | 0.2002 | 0.1818 | 0.1446 | 0.1023 | 0.0891 | 0.0585 | 0.1408 |
| 8 | 0.2351 | 0.2135 | 0.1698 | 0.1202 | 0.1046 | 0.0687 | 0.1653 |
| 9 | 0.2724 | 0.2473 | 0.1967 | 0.1392 | 0.1212 | 0.0796 | 0.1915 |
| 10 | 0.3122 | 0.2835 | 0.2254 | 0.1596 | 0.1389 | 0.0913 | 0.2195 |
| 11 | 0.3547 | 0.3220 | 0.2561 | 0.1813 | 0.1578 | 0.1037 | 0.2494 |
| 12 | 0.3999 | 0.3631 | 0.2888 | 0.2044 | 0.1779 | 0.1169 | 0.2812 |
| 13 | 0.4480 | 0.4068 | 0.3235 | 0.2290 | 0.1993 | 0.1310 | 0.3150 |
| 14 | 0.4991 | 0.4532 | 0.3604 | 0.2551 | 0.2220 | 0.1459 | 0.3510 |
| 15 | 0.5535 | 0.5025 | 0.3996 | 0.2829 | 0.2462 | 0.1618 | 0.3891 |
| 16 | 0.6111 | 0.5549 | 0.4413 | 0.3124 | 0.2718 | 0.1786 | 0.4297 |
| 17 | 0.6723 | 0.6104 | 0.4854 | 0.3436 | 0.2990 | 0.1965 | 0.4727 |
| 18 | 0.7371 | 0.6693 | 0.5323 | 0.3768 | 0.3279 | 0.2155 | 0.5183 |
| 19 | 0.8059 | 0.7317 | 0.5819 | 0.4120 | 0.3584 | 0.2356 | 0.5666 |
| 20 | 0.8787 | 0.7979 | 0.6345 | 0.4492 | 0.3908 | 0.2569 | 0.6179 |
| 21 | 0.9559 | 0.8679 | 0.6902 | 0.4886 | 0.4252 | 0.2794 | 0.6721 |
| 22 | 1.0375 | 0.9420 | 0.7492 | 0.5303 | 0.4615 | 0.3033 | 0.7295 |
| 23 | 1.1238 | 1.0204 | 0.8115 | 0.5745 | 0.4999 | 0.3285 | 0.7902 |
| 24 | 1.2150 | 1.1032 | 0.8774 | 0.6211 | 0.5404 | 0.3552 | 0.8543 |
| 25 | 1.3113 | 1.1906 | 0.9469 | 0.6703 | 0.5832 | 0.3833 | 0.9220 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0325 | 0.0295 | 0.0234 | 0.0166 | 0.0144 | 0.0095 | 0.0228 |
| 2 | 0.0537 | 0.0488 | 0.0388 | 0.0275 | 0.0239 | 0.0157 | 0.0378 |
| 3 | 0.0754 | 0.0685 | 0.0544 | 0.0385 | 0.0335 | 0.0220 | 0.0530 |
| 4 | 0.0989 | 0.0898 | 0.0714 | 0.0506 | 0.0440 | 0.0289 | 0.0695 |
| 5 | 0.1243 | 0.1129 | 0.0898 | 0.0636 | 0.0553 | 0.0363 | 0.0874 |
| 6 | 0.1517 | 0.1378 | 0.1096 | 0.0776 | 0.0675 | 0.0444 | 0.1067 |
| 7 | 0.1812 | 0.1645 | 0.1308 | 0.0926 | 0.0806 | 0.0530 | 0.1274 |
| 8 | 0.2127 | 0.1932 | 0.1536 | 0.1087 | 0.0946 | 0.0622 | 0.1496 |
| 9 | 0.2465 | 0.2238 | 0.1780 | 0.1260 | 0.1096 | 0.0721 | 0.1733 |
| 10 | 0.2825 | 0.2565 | 0.2040 | 0.1444 | 0.1257 | 0.0826 | 0.1987 |
| 11 | 0.3209 | 0.2914 | 0.2318 | 0.1641 | 0.1428 | 0.0938 | 0.2257 |
| 12 | 0.3619 | 0.3286 | 0.2613 | 0.1850 | 0.1610 | 0.1058 | 0.2544 |
| 13 | 0.4054 | 0.3681 | 0.2927 | 0.2072 | 0.1803 | 0.1185 | 0.2850 |
| 14 | 0.4517 | 0.4101 | 0.3261 | 0.2309 | 0.2009 | 0.1320 | 0.3176 |
| 15 | 0.5008 | 0.4547 | 0.3616 | 0.2560 | 0.2228 | 0.1464 | 0.3521 |
| 16 | 0.5530 | 0.5021 | 0.3993 | 0.2827 | 0.2460 | 0.1616 | 0.3888 |
| 17 | 0.6083 | 0.5524 | 0.4393 | 0.3110 | 0.2706 | 0.1778 | 0.4277 |
| 18 | 0.6670 | 0.6056 | 0.4817 | 0.3410 | 0.2967 | 0.1950 | 0.4690 |
| 19 | 0.7292 | 0.6621 | 0.5266 | 0.3728 | 0.3244 | 0.2132 | 0.5128 |
| 20 | 0.7952 | 0.7220 | 0.5742 | 0.4065 | 0.3537 | 0.2324 | 0.5591 |
| 21 | 0.8650 | 0.7854 | 0.6246 | 0.4421 | 0.3847 | 0.2528 | 0.6082 |
| 22 | 0.9388 | 0.8524 | 0.6779 | 0.4799 | 0.4176 | 0.2744 | 0.6601 |
| 23 | 1.0169 | 0.9234 | 0.7343 | 0.5198 | 0.4523 | 0.2973 | 0.7150 |
| 24 | 1.0995 | 0.9983 | 0.7939 | 0.5620 | 0.4890 | 0.3214 | 0.7731 |
| 25 | 1.1866 | 1.0774 | 0.8568 | 0.6065 | 0.5278 | 0.3469 | 0.8343 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0474 | 0.0430 | 0.0342 | 0.0242 | 0.0211 | 0.0138 | 0.0333 |
| 2 | 0.0784 | 0.0712 | 0.0566 | 0.0401 | 0.0349 | 0.0229 | 0.0551 |
| 3 | 0.1100 | 0.0999 | 0.0794 | 0.0562 | 0.0489 | 0.0322 | 0.0773 |
| 4 | 0.1443 | 0.1310 | 0.1042 | 0.0738 | 0.0642 | 0.0422 | 0.1015 |
| 5 | 0.1814 | 0.1647 | 0.1310 | 0.0927 | 0.0807 | 0.0530 | 0.1275 |
| 6 | 0.2214 | 0.2010 | 0.1598 | 0.1132 | 0.0985 | 0.0647 | 0.1556 |
| 7 | 0.2643 | 0.2400 | 0.1909 | 0.1351 | 0.1176 | 0.0773 | 0.1858 |
| 8 | 0.3103 | 0.2818 | 0.2241 | 0.1586 | 0.1380 | 0.0907 | 0.2182 |
| 9 | 0.3596 | 0.3265 | 0.2596 | 0.1838 | 0.1599 | 0.1051 | 0.2528 |
| 10 | 0.4122 | 0.3742 | 0.2976 | 0.2107 | 0.1833 | 0.1205 | 0.2898 |
| 11 | 0.4682 | 0.4251 | 0.3381 | 0.2393 | 0.2083 | 0.1369 | 0.3292 |
| 12 | 0.5279 | 0.4793 | 0.3812 | 0.2699 | 0.2348 | 0.1543 | 0.3712 |
| 13 | 0.5914 | 0.5370 | 0.4271 | 0.3023 | 0.2630 | 0.1729 | 0.4158 |
| 14 | 0.6589 | 0.5983 | 0.4758 | 0.3368 | 0.2931 | 0.1926 | 0.4633 |
| 15 | 0.7306 | 0.6634 | 0.5276 | 0.3735 | 0.3250 | 0.2136 | 0.5137 |
| 16 | 0.8067 | 0.7325 | 0.5825 | 0.4124 | 0.3588 | 0.2358 | 0.5672 |
| 17 | 0.8875 | 0.8058 | 0.6408 | 0.4536 | 0.3947 | 0.2594 | 0.6240 |
| 18 | 0.9731 | 0.8835 | 0.7027 | 0.4974 | 0.4328 | 0.2844 | 0.6842 |
| 19 | 1.0639 | 0.9660 | 0.7682 | 0.5438 | 0.4732 | 0.3110 | 0.7480 |
| 20 | 1.1600 | 1.0533 | 0.8376 | 0.5930 | 0.5159 | 0.3391 | 0.8156 |
| 21 | 1.2618 | 1.1457 | 0.9112 | 0.6450 | 0.5612 | 0.3689 | 0.8872 |
| 22 | 1.3696 | 1.2436 | 0.9890 | 0.7001 | 0.6092 | 0.4004 | 0.9630 |
| 23 | 1.4836 | 1.3470 | 1.0713 | 0.7584 | 0.6599 | 0.4337 | 1.0431 |
| 24 | 1.6040 | 1.4564 | 1.1582 | 0.8199 | 0.7134 | 0.4689 | 1.1278 |
| 25 | 1.7310 | 1.5717 | 1.2499 | 0.8848 | 0.7699 | 0.5060 | 1.2171 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0438 | 0.0398 | 0.0317 | 0.0224 | 0.0195 | 0.0128 | 0.0308 |
| 2 | 0.0726 | 0.0659 | 0.0524 | 0.0371 | 0.0323 | 0.0212 | 0.0510 |
| 3 | 0.1018 | 0.0924 | 0.0735 | 0.0520 | 0.0453 | 0.0298 | 0.0716 |
| 4 | 0.1335 | 0.1213 | 0.0964 | 0.0683 | 0.0594 | 0.0390 | 0.0939 |
| 5 | 0.1679 | 0.1524 | 0.1212 | 0.0858 | 0.0747 | 0.0491 | 0.1180 |
| 6 | 0.2049 | 0.1860 | 0.1479 | 0.1047 | 0.0911 | 0.0599 | 0.1440 |
| 7 | 0.2446 | 0.2221 | 0.1766 | 0.1250 | 0.1088 | 0.0715 | 0.1720 |
| 8 | 0.2872 | 0.2608 | 0.2074 | 0.1468 | 0.1277 | 0.0840 | 0.2020 |
| 9 | 0.3328 | 0.3022 | 0.2403 | 0.1701 | 0.1480 | 0.0973 | 0.2340 |
| 10 | 0.3814 | 0.3463 | 0.2754 | 0.1950 | 0.1697 | 0.1115 | 0.2682 |
| 11 | 0.4333 | 0.3935 | 0.3129 | 0.2215 | 0.1927 | 0.1267 | 0.3047 |
| 12 | 0.4886 | 0.4436 | 0.3528 | 0.2497 | 0.2173 | 0.1428 | 0.3435 |
| 13 | 0.5473 | 0.4970 | 0.3952 | 0.2798 | 0.2434 | 0.1600 | 0.3849 |
| 14 | 0.6098 | 0.5537 | 0.4403 | 0.3117 | 0.2712 | 0.1783 | 0.4288 |
| 15 | 0.6762 | 0.6139 | 0.4883 | 0.3456 | 0.3007 | 0.1977 | 0.4754 |
| 16 | 0.7466 | 0.6779 | 0.5391 | 0.3816 | 0.3321 | 0.2182 | 0.5250 |
| 17 | 0.8213 | 0.7458 | 0.5931 | 0.4198 | 0.3653 | 0.2401 | 0.5775 |
| 18 | 0.9006 | 0.8177 | 0.6503 | 0.4604 | 0.4006 | 0.2633 | 0.6332 |
| 19 | 0.9846 | 0.8940 | 0.7110 | 0.5033 | 0.4379 | 0.2878 | 0.6923 |
| 20 | 1.0736 | 0.9748 | 0.7752 | 0.5488 | 0.4775 | 0.3138 | 0.7549 |
| 21 | 1.1678 | 1.0604 | 0.8433 | 0.5970 | 0.5194 | 0.3414 | 0.8211 |
| 22 | 1.2676 | 1.1509 | 0.9153 | 0.6479 | 0.5638 | 0.3705 | 0.8912 |
| 23 | 1.3730 | 1.2467 | 0.9914 | 0.7019 | 0.6107 | 0.4014 | 0.9654 |
| 24 | 1.4844 | 1.3478 | 1.0719 | 0.7588 | 0.6602 | 0.4339 | 1.0437 |
| 25 | 1.6020 | 1.4546 | 1.1568 | 0.8189 | 0.7125 | 0.4683 | 1.1264 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0414 | 0.0376 | 0.0299 | 0.0211 | 0.0184 | 0.0121 | 0.0291 |
| 2 | 0.0685 | 0.0622 | 0.0495 | 0.0350 | 0.0305 | 0.0200 | 0.0482 |
| 3 | 0.0961 | 0.0872 | 0.0694 | 0.0491 | 0.0427 | 0.0281 | 0.0676 |
| 4 | 0.1260 | 0.1144 | 0.0910 | 0.0644 | 0.0561 | 0.0368 | 0.0886 |
| 5 | 0.1584 | 0.1439 | 0.1144 | 0.0810 | 0.0705 | 0.0463 | 0.1114 |
| 6 | 0.1934 | 0.1756 | 0.1396 | 0.0988 | 0.0860 | 0.0565 | 0.1360 |
| 7 | 0.2309 | 0.2096 | 0.1667 | 0.1180 | 0.1027 | 0.0675 | 0.1623 |
| 8 | 0.2711 | 0.2461 | 0.1957 | 0.1386 | 0.1206 | 0.0792 | 0.1906 |
| 9 | 0.3141 | 0.2852 | 0.2268 | 0.1606 | 0.1397 | 0.0918 | 0.2208 |
| 10 | 0.3600 | 0.3269 | 0.2600 | 0.1840 | 0.1601 | 0.1052 | 0.2531 |
| 11 | 0.4090 | 0.3713 | 0.2953 | 0.2091 | 0.1819 | 0.1196 | 0.2876 |
| 12 | 0.4611 | 0.4187 | 0.3330 | 0.2357 | 0.2051 | 0.1348 | 0.3242 |
| 13 | 0.5166 | 0.4690 | 0.3730 | 0.2641 | 0.2298 | 0.1510 | 0.3632 |
| 14 | 0.5755 | 0.5226 | 0.4156 | 0.2942 | 0.2560 | 0.1682 | 0.4047 |
| 15 | 0.6382 | 0.5794 | 0.4608 | 0.3262 | 0.2838 | 0.1865 | 0.4487 |
| 16 | 0.7046 | 0.6398 | 0.5088 | 0.3602 | 0.3134 | 0.2060 | 0.4955 |
| 17 | 0.7752 | 0.7038 | 0.5597 | 0.3963 | 0.3448 | 0.2266 | 0.5450 |
| 18 | 0.8500 | 0.7718 | 0.6138 | 0.4345 | 0.3780 | 0.2485 | 0.5976 |
| 19 | 0.9293 | 0.8437 | 0.6710 | 0.4750 | 0.4133 | 0.2716 | 0.6534 |
| 20 | 1.0133 | 0.9200 | 0.7317 | 0.5179 | 0.4507 | 0.2962 | 0.7124 |
| 21 | 1.1022 | 1.0008 | 0.7959 | 0.5634 | 0.4902 | 0.3222 | 0.7750 |
| 22 | 1.1963 | 1.0862 | 0.8638 | 0.6115 | 0.5321 | 0.3497 | 0.8412 |
| 23 | 1.2959 | 1.1766 | 0.9357 | 0.6624 | 0.5764 | 0.3788 | 0.9112 |
| 24 | 1.4010 | 1.2721 | 1.0117 | 0.7162 | 0.6231 | 0.4095 | 0.9851 |
| 25 | 1.5120 | 1.3729 | 1.0918 | 0.7729 | 0.6725 | 0.4420 | 1.0631 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0392 | 0.0356 | 0.0283 | 0.0200 | 0.0174 | 0.0115 | 0.0275 |
| 2 | 0.0648 | 0.0589 | 0.0468 | 0.0331 | 0.0288 | 0.0190 | 0.0456 |
| 3 | 0.0910 | 0.0826 | 0.0657 | 0.0465 | 0.0405 | 0.0266 | 0.0640 |
| 4 | 0.1193 | 0.1084 | 0.0862 | 0.0610 | 0.0531 | 0.0349 | 0.0839 |
| 5 | 0.1500 | 0.1362 | 0.1083 | 0.0767 | 0.0667 | 0.0439 | 0.1055 |
| 6 | 0.1831 | 0.1662 | 0.1322 | 0.0936 | 0.0814 | 0.0535 | 0.1287 |
| 7 | 0.2186 | 0.1985 | 0.1578 | 0.1117 | 0.0972 | 0.0639 | 0.1537 |
| 8 | 0.2567 | 0.2330 | 0.1853 | 0.1312 | 0.1142 | 0.0750 | 0.1805 |
| 9 | 0.2974 | 0.2700 | 0.2147 | 0.1520 | 0.1323 | 0.0869 | 0.2091 |
| 10 | 0.3409 | 0.3095 | 0.2461 | 0.1742 | 0.1516 | 0.0996 | 0.2397 |
| 11 | 0.3872 | 0.3516 | 0.2796 | 0.1979 | 0.1722 | 0.1132 | 0.2723 |
| 12 | 0.4366 | 0.3964 | 0.3153 | 0.2232 | 0.1942 | 0.1276 | 0.3070 |
| 13 | 0.4891 | 0.4441 | 0.3532 | 0.2500 | 0.2175 | 0.1430 | 0.3439 |
| 14 | 0.5449 | 0.4948 | 0.3935 | 0.2786 | 0.2424 | 0.1593 | 0.3832 |
| 15 | 0.6042 | 0.5486 | 0.4363 | 0.3089 | 0.2687 | 0.1766 | 0.4248 |
| 16 | 0.6672 | 0.6058 | 0.4817 | 0.3410 | 0.2967 | 0.1950 | 0.4691 |
| 17 | 0.7339 | 0.6664 | 0.5300 | 0.3752 | 0.3264 | 0.2145 | 0.5160 |
| 18 | 0.8048 | 0.7307 | 0.5811 | 0.4114 | 0.3579 | 0.2352 | 0.5658 |
| 19 | 0.8798 | 0.7989 | 0.6353 | 0.4497 | 0.3913 | 0.2572 | 0.6186 |
| 20 | 0.9593 | 0.8711 | 0.6927 | 0.4904 | 0.4267 | 0.2804 | 0.6745 |
| 21 | 1.0436 | 0.9475 | 0.7535 | 0.5334 | 0.4641 | 0.3050 | 0.7337 |
| 22 | 1.1327 | 1.0284 | 0.8179 | 0.5790 | 0.5038 | 0.3311 | 0.7964 |
| 23 | 1.2269 | 1.1140 | 0.8859 | 0.6272 | 0.5457 | 0.3586 | 0.8627 |
| 24 | 1.3265 | 1.2044 | 0.9578 | 0.6781 | 0.5900 | 0.3878 | 0.9327 |
| 25 | 1.4316 | 1.2998 | 1.0337 | 0.7318 | 0.6367 | 0.4185 | 1.0066 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0372 | 0.0338 | 0.0269 | 0.0190 | 0.0165 | 0.0109 | 0.0262 |
| 2 | 0.0616 | 0.0559 | 0.0445 | 0.0315 | 0.0274 | 0.0180 | 0.0433 |
| 3 | 0.0864 | 0.0784 | 0.0624 | 0.0442 | 0.0384 | 0.0252 | 0.0607 |
| 4 | 0.1133 | 0.1029 | 0.0818 | 0.0579 | 0.0504 | 0.0331 | 0.0797 |
| 5 | 0.1424 | 0.1293 | 0.1028 | 0.0728 | 0.0634 | 0.0416 | 0.1001 |
| 6 | 0.1738 | 0.1578 | 0.1255 | 0.0889 | 0.0773 | 0.0508 | 0.1222 |
| 7 | 0.2075 | 0.1884 | 0.1499 | 0.1061 | 0.0923 | 0.0607 | 0.1459 |
| 8 | 0.2437 | 0.2213 | 0.1760 | 0.1246 | 0.1084 | 0.0712 | 0.1713 |
| 9 | 0.2824 | 0.2564 | 0.2039 | 0.1443 | 0.1256 | 0.0825 | 0.1985 |
| 10 | 0.3236 | 0.2939 | 0.2337 | 0.1654 | 0.1439 | 0.0946 | 0.2276 |
| 11 | 0.3677 | 0.3338 | 0.2655 | 0.1879 | 0.1635 | 0.1075 | 0.2585 |
| 12 | 0.4145 | 0.3764 | 0.2993 | 0.2119 | 0.1844 | 0.1212 | 0.2915 |
| 13 | 0.4644 | 0.4217 | 0.3353 | 0.2374 | 0.2066 | 0.1357 | 0.3265 |
| 14 | 0.5174 | 0.4698 | 0.3736 | 0.2645 | 0.2301 | 0.1512 | 0.3638 |
| 15 | 0.5737 | 0.5209 | 0.4143 | 0.2933 | 0.2552 | 0.1677 | 0.4034 |
| 16 | 0.6335 | 0.5752 | 0.4574 | 0.3238 | 0.2817 | 0.1852 | 0.4454 |
| 17 | 0.6969 | 0.6327 | 0.5032 | 0.3562 | 0.3099 | 0.2037 | 0.4900 |
| 18 | 0.7641 | 0.6938 | 0.5517 | 0.3906 | 0.3399 | 0.2234 | 0.5373 |
| 19 | 0.8354 | 0.7585 | 0.6032 | 0.4270 | 0.3716 | 0.2442 | 0.5874 |
| 20 | 0.9109 | 0.8271 | 0.6577 | 0.4656 | 0.4051 | 0.2663 | 0.6405 |
| 21 | 0.9908 | 0.8997 | 0.7155 | 0.5065 | 0.4407 | 0.2896 | 0.6967 |
| 22 | 1.0754 | 0.9765 | 0.7766 | 0.5497 | 0.4783 | 0.3144 | 0.7562 |
| 23 | 1.1649 | 1.0577 | 0.8412 | 0.5955 | 0.5181 | 0.3405 | 0.8191 |
| 24 | 1.2595 | 1.1436 | 0.9094 | 0.6438 | 0.5602 | 0.3682 | 0.8856 |
| 25 | 1.3592 | 1.2342 | 0.9815 | 0.6948 | 0.6046 | 0.3973 | 0.9557 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0358 | 0.0325 | 0.0258 | 0.0183 | 0.0159 | 0.0105 | 0.0252 |
| 2 | 0.0592 | 0.0538 | 0.0428 | 0.0303 | 0.0263 | 0.0173 | 0.0416 |
| 3 | 0.0831 | 0.0754 | 0.0600 | 0.0425 | 0.0370 | 0.0243 | 0.0584 |
| 4 | 0.1090 | 0.0990 | 0.0787 | 0.0557 | 0.0485 | 0.0319 | 0.0766 |
| 5 | 0.1370 | 0.1244 | 0.0989 | 0.0700 | 0.0609 | 0.0401 | 0.0963 |
| 6 | 0.1672 | 0.1518 | 0.1207 | 0.0855 | 0.0744 | 0.0489 | 0.1176 |
| 7 | 0.1997 | 0.1813 | 0.1442 | 0.1021 | 0.0888 | 0.0584 | 0.1404 |
| 8 | 0.2344 | 0.2129 | 0.1693 | 0.1198 | 0.1043 | 0.0685 | 0.1648 |
| 9 | 0.2716 | 0.2466 | 0.1961 | 0.1388 | 0.1208 | 0.0794 | 0.1910 |
| 10 | 0.3113 | 0.2827 | 0.2248 | 0.1591 | 0.1385 | 0.0910 | 0.2189 |
| 11 | 0.3537 | 0.3211 | 0.2554 | 0.1808 | 0.1573 | 0.1034 | 0.2487 |
| 12 | 0.3988 | 0.3621 | 0.2879 | 0.2038 | 0.1774 | 0.1166 | 0.2804 |
| 13 | 0.4467 | 0.4056 | 0.3226 | 0.2284 | 0.1987 | 0.1306 | 0.3141 |
| 14 | 0.4977 | 0.4519 | 0.3594 | 0.2544 | 0.2214 | 0.1455 | 0.3500 |
| 15 | 0.5519 | 0.5011 | 0.3985 | 0.2821 | 0.2455 | 0.1613 | 0.3880 |
| 16 | 0.6094 | 0.5533 | 0.4400 | 0.3115 | 0.2710 | 0.1781 | 0.4285 |
| 17 | 0.6704 | 0.6087 | 0.4841 | 0.3427 | 0.2982 | 0.1960 | 0.4714 |
| 18 | 0.7351 | 0.6674 | 0.5308 | 0.3757 | 0.3269 | 0.2149 | 0.5168 |
| 19 | 0.8036 | 0.7297 | 0.5803 | 0.4108 | 0.3574 | 0.2349 | 0.5650 |
| 20 | 0.8763 | 0.7956 | 0.6327 | 0.4479 | 0.3897 | 0.2561 | 0.6161 |
| 21 | 0.9532 | 0.8655 | 0.6883 | 0.4872 | 0.4240 | 0.2786 | 0.6702 |
| 22 | 1.0346 | 0.9394 | 0.7471 | 0.5289 | 0.4602 | 0.3024 | 0.7274 |
| 23 | 1.1207 | 1.0175 | 0.8092 | 0.5729 | 0.4984 | 0.3276 | 0.7880 |
| 24 | 1.2116 | 1.1001 | 0.8749 | 0.6193 | 0.5389 | 0.3542 | 0.8519 |
| 25 | 1.3076 | 1.1872 | 0.9442 | 0.6684 | 0.5816 | 0.3822 | 0.9194 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0345 | 0.0313 | 0.0249 | 0.0176 | 0.0153 | 0.0101 | 0.0242 |
| 2 | 0.0571 | 0.0518 | 0.0412 | 0.0292 | 0.0254 | 0.0167 | 0.0401 |
| 3 | 0.0800 | 0.0727 | 0.0578 | 0.0409 | 0.0356 | 0.0234 | 0.0563 |
| 4 | 0.1050 | 0.0953 | 0.0758 | 0.0537 | 0.0467 | 0.0307 | 0.0738 |
| 5 | 0.1320 | 0.1199 | 0.0953 | 0.0675 | 0.0587 | 0.0386 | 0.0928 |
| 6 | 0.1611 | 0.1463 | 0.1163 | 0.0823 | 0.0716 | 0.0471 | 0.1133 |
| 7 | 0.1923 | 0.1746 | 0.1389 | 0.0983 | 0.0856 | 0.0562 | 0.1352 |
| 8 | 0.2258 | 0.2051 | 0.1631 | 0.1154 | 0.1005 | 0.0660 | 0.1588 |
| 9 | 0.2617 | 0.2376 | 0.1890 | 0.1338 | 0.1164 | 0.0765 | 0.1840 |
| 10 | 0.2999 | 0.2723 | 0.2166 | 0.1533 | 0.1334 | 0.0877 | 0.2109 |
| 11 | 0.3407 | 0.3094 | 0.2460 | 0.1742 | 0.1515 | 0.0996 | 0.2396 |
| 12 | 0.3842 | 0.3488 | 0.2774 | 0.1964 | 0.1709 | 0.1123 | 0.2701 |
| 13 | 0.4304 | 0.3908 | 0.3108 | 0.2200 | 0.1914 | 0.1258 | 0.3026 |
| 14 | 0.4795 | 0.4354 | 0.3462 | 0.2451 | 0.2133 | 0.1402 | 0.3372 |
| 15 | 0.5317 | 0.4828 | 0.3839 | 0.2718 | 0.2365 | 0.1554 | 0.3738 |
| 16 | 0.5871 | 0.5330 | 0.4239 | 0.3001 | 0.2611 | 0.1716 | 0.4128 |
| 17 | 0.6458 | 0.5864 | 0.4663 | 0.3301 | 0.2873 | 0.1888 | 0.4541 |
| 18 | 0.7081 | 0.6430 | 0.5113 | 0.3620 | 0.3150 | 0.2070 | 0.4979 |
| 19 | 0.7742 | 0.7030 | 0.5590 | 0.3958 | 0.3443 | 0.2263 | 0.5444 |
| 20 | 0.8442 | 0.7665 | 0.6096 | 0.4315 | 0.3755 | 0.2468 | 0.5936 |
| 21 | 0.9183 | 0.8338 | 0.6631 | 0.4694 | 0.4084 | 0.2684 | 0.6457 |
| 22 | 0.9967 | 0.9050 | 0.7197 | 0.5095 | 0.4433 | 0.2914 | 0.7008 |
| 23 | 1.0796 | 0.9803 | 0.7796 | 0.5519 | 0.4802 | 0.3156 | 0.7591 |
| 24 | 1.1672 | 1.0598 | 0.8428 | 0.5967 | 0.5192 | 0.3412 | 0.8207 |
| 25 | 1.2597 | 1.1438 | 0.9096 | 0.6439 | 0.5603 | 0.3682 | 0.8857 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0333 | 0.0302 | 0.0240 | 0.0170 | 0.0148 | 0.0097 | 0.0234 |
| 2 | 0.0550 | 0.0500 | 0.0397 | 0.0281 | 0.0245 | 0.0161 | 0.0387 |
| 3 | 0.0772 | 0.0701 | 0.0558 | 0.0395 | 0.0343 | 0.0226 | 0.0543 |
| 4 | 0.1013 | 0.0920 | 0.0731 | 0.0518 | 0.0451 | 0.0296 | 0.0712 |
| 5 | 0.1273 | 0.1156 | 0.0920 | 0.0651 | 0.0566 | 0.0372 | 0.0895 |
| 6 | 0.1554 | 0.1411 | 0.1122 | 0.0794 | 0.0691 | 0.0454 | 0.1093 |
| 7 | 0.1856 | 0.1685 | 0.1340 | 0.0948 | 0.0825 | 0.0542 | 0.1305 |
| 8 | 0.2179 | 0.1978 | 0.1573 | 0.1114 | 0.0969 | 0.0637 | 0.1532 |
| 9 | 0.2524 | 0.2292 | 0.1823 | 0.1290 | 0.1123 | 0.0738 | 0.1775 |
| 10 | 0.2893 | 0.2627 | 0.2089 | 0.1479 | 0.1287 | 0.0846 | 0.2034 |
| 11 | 0.3287 | 0.2984 | 0.2373 | 0.1680 | 0.1462 | 0.0961 | 0.2311 |
| 12 | 0.3706 | 0.3365 | 0.2676 | 0.1894 | 0.1648 | 0.1083 | 0.2606 |
| 13 | 0.4152 | 0.3770 | 0.2998 | 0.2122 | 0.1847 | 0.1214 | 0.2919 |
| 14 | 0.4626 | 0.4200 | 0.3340 | 0.2365 | 0.2057 | 0.1352 | 0.3252 |
| 15 | 0.5129 | 0.4657 | 0.3704 | 0.2622 | 0.2281 | 0.1499 | 0.3606 |
| 16 | 0.5663 | 0.5142 | 0.4089 | 0.2895 | 0.2519 | 0.1655 | 0.3982 |
| 17 | 0.6230 | 0.5657 | 0.4499 | 0.3185 | 0.2771 | 0.1821 | 0.4381 |
| 18 | 0.6831 | 0.6203 | 0.4933 | 0.3492 | 0.3038 | 0.1997 | 0.4803 |
| 19 | 0.7468 | 0.6781 | 0.5393 | 0.3818 | 0.3322 | 0.2183 | 0.5251 |
| 20 | 0.8144 | 0.7394 | 0.5880 | 0.4163 | 0.3622 | 0.2380 | 0.5726 |
| 21 | 0.8858 | 0.8043 | 0.6397 | 0.4528 | 0.3940 | 0.2589 | 0.6229 |
| 22 | 0.9615 | 0.8730 | 0.6943 | 0.4915 | 0.4277 | 0.2811 | 0.6760 |
| 23 | 1.0415 | 0.9457 | 0.7520 | 0.5324 | 0.4632 | 0.3044 | 0.7323 |
| 24 | 1.1260 | 1.0224 | 0.8131 | 0.5756 | 0.5008 | 0.3292 | 0.7917 |
| 25 | 1.2152 | 1.1034 | 0.8775 | 0.6212 | 0.5405 | 0.3552 | 0.8544 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0321 | 0.0292 | 0.0232 | 0.0164 | 0.0143 | 0.0094 | 0.0226 |
| 2 | 0.0532 | 0.0483 | 0.0384 | 0.0272 | 0.0236 | 0.0155 | 0.0374 |
| 3 | 0.0746 | 0.0677 | 0.0539 | 0.0381 | 0.0332 | 0.0218 | 0.0524 |
| 4 | 0.0978 | 0.0888 | 0.0707 | 0.0500 | 0.0435 | 0.0286 | 0.0688 |
| 5 | 0.1230 | 0.1117 | 0.0888 | 0.0629 | 0.0547 | 0.0360 | 0.0865 |
| 6 | 0.1501 | 0.1363 | 0.1084 | 0.0767 | 0.0668 | 0.0439 | 0.1055 |
| 7 | 0.1792 | 0.1627 | 0.1294 | 0.0916 | 0.0797 | 0.0524 | 0.1260 |
| 8 | 0.2104 | 0.1911 | 0.1520 | 0.1076 | 0.0936 | 0.0615 | 0.1480 |
| 9 | 0.2438 | 0.2214 | 0.1761 | 0.1246 | 0.1084 | 0.0713 | 0.1714 |
| 10 | 0.2795 | 0.2538 | 0.2018 | 0.1429 | 0.1243 | 0.0817 | 0.1965 |
| 11 | 0.3175 | 0.2883 | 0.2293 | 0.1623 | 0.1412 | 0.0928 | 0.2232 |
| 12 | 0.3580 | 0.3250 | 0.2585 | 0.1830 | 0.1592 | 0.1046 | 0.2517 |
| 13 | 0.4010 | 0.3641 | 0.2896 | 0.2050 | 0.1784 | 0.1172 | 0.2820 |
| 14 | 0.4468 | 0.4057 | 0.3226 | 0.2284 | 0.1987 | 0.1306 | 0.3141 |
| 15 | 0.4954 | 0.4498 | 0.3577 | 0.2532 | 0.2203 | 0.1448 | 0.3483 |
| 16 | 0.5470 | 0.4967 | 0.3950 | 0.2796 | 0.2433 | 0.1599 | 0.3846 |
| 17 | 0.6018 | 0.5464 | 0.4345 | 0.3076 | 0.2677 | 0.1759 | 0.4231 |
| 18 | 0.6598 | 0.5991 | 0.4765 | 0.3373 | 0.2935 | 0.1929 | 0.4639 |
| 19 | 0.7214 | 0.6550 | 0.5209 | 0.3687 | 0.3208 | 0.2109 | 0.5072 |
| 20 | 0.7866 | 0.7142 | 0.5680 | 0.4021 | 0.3499 | 0.2299 | 0.5531 |
| 21 | 0.8556 | 0.7769 | 0.6178 | 0.4374 | 0.3806 | 0.2501 | 0.6016 |
| 22 | 0.9287 | 0.8432 | 0.6706 | 0.4747 | 0.4131 | 0.2715 | 0.6530 |
| 23 | 1.0060 | 0.9134 | 0.7264 | 0.5142 | 0.4474 | 0.2941 | 0.7073 |
| 24 | 1.0876 | 0.9875 | 0.7853 | 0.5560 | 0.4837 | 0.3179 | 0.7647 |
| 25 | 1.1737 | 1.0657 | 0.8475 | 0.6000 | 0.5221 | 0.3431 | 0.8253 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0311 | 0.0282 | 0.0224 | 0.0159 | 0.0138 | 0.0091 | 0.0218 |
| 2 | 0.0514 | 0.0467 | 0.0371 | 0.0263 | 0.0229 | 0.0150 | 0.0361 |
| 3 | 0.0721 | 0.0655 | 0.0521 | 0.0369 | 0.0321 | 0.0211 | 0.0507 |
| 4 | 0.0946 | 0.0859 | 0.0683 | 0.0484 | 0.0421 | 0.0277 | 0.0665 |
| 5 | 0.1189 | 0.1080 | 0.0859 | 0.0608 | 0.0529 | 0.0348 | 0.0836 |
| 6 | 0.1451 | 0.1318 | 0.1048 | 0.0742 | 0.0646 | 0.0424 | 0.1021 |
| 7 | 0.1733 | 0.1574 | 0.1251 | 0.0886 | 0.0771 | 0.0507 | 0.1219 |
| 8 | 0.2035 | 0.1848 | 0.1469 | 0.1040 | 0.0905 | 0.0595 | 0.1431 |
| 9 | 0.2358 | 0.2141 | 0.1703 | 0.1205 | 0.1049 | 0.0689 | 0.1658 |
| 10 | 0.2703 | 0.2454 | 0.1951 | 0.1381 | 0.1202 | 0.0790 | 0.1900 |
| 11 | 0.3070 | 0.2788 | 0.2217 | 0.1569 | 0.1366 | 0.0897 | 0.2159 |
| 12 | 0.3462 | 0.3143 | 0.2500 | 0.1769 | 0.1540 | 0.1012 | 0.2434 |
| 13 | 0.3878 | 0.3521 | 0.2800 | 0.1982 | 0.1725 | 0.1134 | 0.2727 |
| 14 | 0.4321 | 0.3923 | 0.3120 | 0.2209 | 0.1922 | 0.1263 | 0.3038 |
| 15 | 0.4791 | 0.4350 | 0.3459 | 0.2449 | 0.2131 | 0.1400 | 0.3368 |
| 16 | 0.5290 | 0.4803 | 0.3820 | 0.2704 | 0.2353 | 0.1546 | 0.3719 |
| 17 | 0.5819 | 0.5284 | 0.4202 | 0.2975 | 0.2588 | 0.1701 | 0.4092 |
| 18 | 0.6381 | 0.5793 | 0.4607 | 0.3262 | 0.2838 | 0.1865 | 0.4486 |
| 19 | 0.6976 | 0.6334 | 0.5037 | 0.3566 | 0.3103 | 0.2039 | 0.4905 |
| 20 | 0.7606 | 0.6906 | 0.5492 | 0.3888 | 0.3383 | 0.2223 | 0.5348 |
| 21 | 0.8274 | 0.7513 | 0.5975 | 0.4229 | 0.3680 | 0.2419 | 0.5818 |
| 22 | 0.8981 | 0.8154 | 0.6485 | 0.4591 | 0.3994 | 0.2625 | 0.6314 |
| 23 | 0.9728 | 0.8833 | 0.7024 | 0.4973 | 0.4327 | 0.2844 | 0.6840 |
| 24 | 1.0517 | 0.9549 | 0.7594 | 0.5376 | 0.4678 | 0.3074 | 0.7395 |
| 25 | 1.1350 | 1.0306 | 0.8196 | 0.5802 | 0.5048 | 0.3318 | 0.7981 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0272 | 0.0247 | 0.0196 | 0.0139 | 0.0121 | 0.0079 | 0.0191 |
| 2 | 0.0450 | 0.0408 | 0.0325 | 0.0230 | 0.0200 | 0.0131 | 0.0316 |
| 3 | 0.0631 | 0.0573 | 0.0456 | 0.0323 | 0.0281 | 0.0184 | 0.0444 |
| 4 | 0.0828 | 0.0752 | 0.0598 | 0.0423 | 0.0368 | 0.0242 | 0.0582 |
| 5 | 0.1040 | 0.0945 | 0.0751 | 0.0532 | 0.0463 | 0.0304 | 0.0732 |
| 6 | 0.1270 | 0.1153 | 0.0917 | 0.0649 | 0.0565 | 0.0371 | 0.0893 |
| 7 | 0.1516 | 0.1377 | 0.1095 | 0.0775 | 0.0674 | 0.0443 | 0.1066 |
| 8 | 0.1780 | 0.1616 | 0.1285 | 0.0910 | 0.0792 | 0.0520 | 0.1252 |
| 9 | 0.2062 | 0.1873 | 0.1489 | 0.1054 | 0.0917 | 0.0603 | 0.1450 |
| 10 | 0.2364 | 0.2147 | 0.1707 | 0.1208 | 0.1051 | 0.0691 | 0.1662 |
| 11 | 0.2686 | 0.2438 | 0.1939 | 0.1373 | 0.1194 | 0.0785 | 0.1888 |
| 12 | 0.3028 | 0.2749 | 0.2186 | 0.1548 | 0.1347 | 0.0885 | 0.2129 |
| 13 | 0.3392 | 0.3080 | 0.2449 | 0.1734 | 0.1509 | 0.0992 | 0.2385 |
| 14 | 0.3779 | 0.3432 | 0.2729 | 0.1932 | 0.1681 | 0.1105 | 0.2657 |
| 15 | 0.4191 | 0.3805 | 0.3026 | 0.2142 | 0.1864 | 0.1225 | 0.2947 |
| 16 | 0.4627 | 0.4201 | 0.3341 | 0.2365 | 0.2058 | 0.1353 | 0.3253 |
| 17 | 0.5090 | 0.4622 | 0.3676 | 0.2602 | 0.2264 | 0.1488 | 0.3579 |
| 18 | 0.5581 | 0.5068 | 0.4030 | 0.2853 | 0.2483 | 0.1632 | 0.3924 |
| 19 | 0.6102 | 0.5541 | 0.4406 | 0.3119 | 0.2714 | 0.1784 | 0.4291 |
| 20 | 0.6654 | 0.6041 | 0.4805 | 0.3401 | 0.2959 | 0.1945 | 0.4678 |
| 21 | 0.7238 | 0.6572 | 0.5226 | 0.3700 | 0.3219 | 0.2116 | 0.5089 |
| 22 | 0.7856 | 0.7133 | 0.5673 | 0.4016 | 0.3494 | 0.2296 | 0.5524 |
| 23 | 0.8509 | 0.7726 | 0.6145 | 0.4350 | 0.3785 | 0.2487 | 0.5983 |
| 24 | 0.9200 | 0.8353 | 0.6643 | 0.4703 | 0.4092 | 0.2689 | 0.6469 |
| 25 | 0.9929 | 0.9015 | 0.7169 | 0.5075 | 0.4416 | 0.2902 | 0.6981 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0343 | 0.0311 | 0.0247 | 0.0175 | 0.0152 | 0.0100 | 0.0241 |
| 2 | 0.0567 | 0.0515 | 0.0410 | 0.0290 | 0.0252 | 0.0166 | 0.0399 |
| 3 | 0.0796 | 0.0722 | 0.0575 | 0.0407 | 0.0354 | 0.0233 | 0.0559 |
| 4 | 0.1044 | 0.0948 | 0.0754 | 0.0534 | 0.0464 | 0.0305 | 0.0734 |
| 5 | 0.1312 | 0.1191 | 0.0948 | 0.0671 | 0.0584 | 0.0384 | 0.0923 |
| 6 | 0.1601 | 0.1454 | 0.1156 | 0.0819 | 0.0712 | 0.0468 | 0.1126 |
| 7 | 0.1912 | 0.1736 | 0.1381 | 0.0977 | 0.0850 | 0.0559 | 0.1344 |
| 8 | 0.2245 | 0.2038 | 0.1621 | 0.1148 | 0.0999 | 0.0656 | 0.1579 |
| 9 | 0.2601 | 0.2362 | 0.1878 | 0.1330 | 0.1157 | 0.0760 | 0.1829 |
| 10 | 0.2982 | 0.2707 | 0.2153 | 0.1524 | 0.1326 | 0.0872 | 0.2096 |
| 11 | 0.3387 | 0.3075 | 0.2446 | 0.1731 | 0.1506 | 0.0990 | 0.2382 |
| 12 | 0.3819 | 0.3467 | 0.2758 | 0.1952 | 0.1699 | 0.1116 | 0.2685 |
| 13 | 0.4278 | 0.3885 | 0.3089 | 0.2187 | 0.1903 | 0.1251 | 0.3008 |
| 14 | 0.4767 | 0.4328 | 0.3442 | 0.2437 | 0.2120 | 0.1393 | 0.3351 |
| 15 | 0.5285 | 0.4799 | 0.3816 | 0.2702 | 0.2351 | 0.1545 | 0.3716 |
| 16 | 0.5836 | 0.5299 | 0.4214 | 0.2983 | 0.2596 | 0.1706 | 0.4103 |
| 17 | 0.6420 | 0.5829 | 0.4636 | 0.3282 | 0.2855 | 0.1877 | 0.4514 |
| 18 | 0.7039 | 0.6392 | 0.5083 | 0.3598 | 0.3131 | 0.2058 | 0.4949 |
| 19 | 0.7696 | 0.6988 | 0.5557 | 0.3934 | 0.3423 | 0.2250 | 0.5411 |
| 20 | 0.8391 | 0.7619 | 0.6059 | 0.4290 | 0.3732 | 0.2453 | 0.5900 |
| 21 | 0.9128 | 0.8288 | 0.6591 | 0.4666 | 0.4060 | 0.2668 | 0.6418 |
| 22 | 0.9908 | 0.8996 | 0.7154 | 0.5065 | 0.4407 | 0.2896 | 0.6966 |
| 23 | 1.0732 | 0.9744 | 0.7749 | 0.5486 | 0.4773 | 0.3137 | 0.7546 |
| 24 | 1.1603 | 1.0535 | 0.8378 | 0.5931 | 0.5161 | 0.3392 | 0.8158 |
| 25 | 1.2522 | 1.1370 | 0.9042 | 0.6401 | 0.5570 | 0.3660 | 0.8805 |

PROPOSED FHCf 2012 Tenants Rates (Not Yet Approved by FHCf Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

| ZIP Code | | | | Masonry with Reinforced Concrete | | Superior with Reinforced Concrete | Non-MH Default and Unknown |
|----------|--------|----------------|---------|-------------------------------------|----------|--------------------------------------|-------------------------------|
| Group | Frame | Masonry Veneer | Masonry | Roof Deck | Superior | Roof Deck | |
| 1 | 0.0273 | 0.0248 | 0.0197 | 0.0139 | 0.0121 | 0.0080 | 0.0192 |
| 2 | 0.0452 | 0.0410 | 0.0326 | 0.0231 | 0.0201 | 0.0132 | 0.0318 |
| 3 | 0.0634 | 0.0575 | 0.0458 | 0.0324 | 0.0282 | 0.0185 | 0.0446 |
| 4 | 0.0831 | 0.0755 | 0.0600 | 0.0425 | 0.0370 | 0.0243 | 0.0585 |
| 5 | 0.1045 | 0.0949 | 0.0755 | 0.0534 | 0.0465 | 0.0305 | 0.0735 |
| 6 | 0.1275 | 0.1158 | 0.0921 | 0.0652 | 0.0567 | 0.0373 | 0.0897 |
| 7 | 0.1523 | 0.1383 | 0.1100 | 0.0778 | 0.0677 | 0.0445 | 0.1071 |
| 8 | 0.1788 | 0.1623 | 0.1291 | 0.0914 | 0.0795 | 0.0523 | 0.1257 |
| 9 | 0.2072 | 0.1881 | 0.1496 | 0.1059 | 0.0921 | 0.0606 | 0.1457 |
| 10 | 0.2374 | 0.2156 | 0.1715 | 0.1214 | 0.1056 | 0.0694 | 0.1670 |
| 11 | 0.2697 | 0.2449 | 0.1948 | 0.1379 | 0.1200 | 0.0788 | 0.1897 |
| 12 | 0.3041 | 0.2761 | 0.2196 | 0.1555 | 0.1353 | 0.0889 | 0.2138 |
| 13 | 0.3407 | 0.3094 | 0.2460 | 0.1742 | 0.1515 | 0.0996 | 0.2396 |
| 14 | 0.3796 | 0.3447 | 0.2741 | 0.1940 | 0.1688 | 0.1110 | 0.2669 |
| 15 | 0.4209 | 0.3822 | 0.3039 | 0.2152 | 0.1872 | 0.1230 | 0.2960 |
| 16 | 0.4648 | 0.4220 | 0.3356 | 0.2376 | 0.2067 | 0.1359 | 0.3268 |
| 17 | 0.5113 | 0.4642 | 0.3692 | 0.2613 | 0.2274 | 0.1495 | 0.3595 |
| 18 | 0.5606 | 0.5090 | 0.4048 | 0.2866 | 0.2493 | 0.1639 | 0.3942 |
| 19 | 0.6129 | 0.5565 | 0.4426 | 0.3133 | 0.2726 | 0.1792 | 0.4309 |
| 20 | 0.6683 | 0.6068 | 0.4826 | 0.3416 | 0.2972 | 0.1954 | 0.4699 |
| 21 | 0.7270 | 0.6601 | 0.5249 | 0.3716 | 0.3233 | 0.2125 | 0.5111 |
| 22 | 0.7890 | 0.7164 | 0.5698 | 0.4033 | 0.3509 | 0.2306 | 0.5548 |
| 23 | 0.8547 | 0.7760 | 0.6172 | 0.4369 | 0.3801 | 0.2498 | 0.6010 |
| 24 | 0.9240 | 0.8390 | 0.6672 | 0.4724 | 0.4110 | 0.2701 | 0.6497 |
| 25 | 0.9972 | 0.9055 | 0.7201 | 0.5098 | 0.4436 | 0.2915 | 0.7012 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0247 | 0.0224 | 0.0178 | 0.0126 | 0.0110 | 0.0072 | 0.0173 |
| 2 | 0.0408 | 0.0371 | 0.0295 | 0.0209 | 0.0182 | 0.0119 | 0.0287 |
| 3 | 0.0573 | 0.0520 | 0.0414 | 0.0293 | 0.0255 | 0.0167 | 0.0403 |
| 4 | 0.0752 | 0.0682 | 0.0543 | 0.0384 | 0.0334 | 0.0220 | 0.0528 |
| 5 | 0.0945 | 0.0858 | 0.0682 | 0.0483 | 0.0420 | 0.0276 | 0.0664 |
| 6 | 0.1153 | 0.1047 | 0.0832 | 0.0589 | 0.0513 | 0.0337 | 0.0811 |
| 7 | 0.1377 | 0.1250 | 0.0994 | 0.0704 | 0.0612 | 0.0402 | 0.0968 |
| 8 | 0.1616 | 0.1468 | 0.1167 | 0.0826 | 0.0719 | 0.0472 | 0.1136 |
| 9 | 0.1873 | 0.1700 | 0.1352 | 0.0957 | 0.0833 | 0.0547 | 0.1317 |
| 10 | 0.2147 | 0.1949 | 0.1550 | 0.1097 | 0.0955 | 0.0627 | 0.1509 |
| 11 | 0.2438 | 0.2214 | 0.1761 | 0.1246 | 0.1085 | 0.0713 | 0.1715 |
| 12 | 0.2749 | 0.2496 | 0.1985 | 0.1405 | 0.1223 | 0.0804 | 0.1933 |
| 13 | 0.3080 | 0.2797 | 0.2224 | 0.1574 | 0.1370 | 0.0900 | 0.2166 |
| 14 | 0.3432 | 0.3116 | 0.2478 | 0.1754 | 0.1526 | 0.1003 | 0.2413 |
| 15 | 0.3805 | 0.3455 | 0.2748 | 0.1945 | 0.1692 | 0.1112 | 0.2675 |
| 16 | 0.4201 | 0.3815 | 0.3034 | 0.2148 | 0.1869 | 0.1228 | 0.2954 |
| 17 | 0.4622 | 0.4197 | 0.3337 | 0.2363 | 0.2056 | 0.1351 | 0.3250 |
| 18 | 0.5068 | 0.4601 | 0.3659 | 0.2591 | 0.2254 | 0.1481 | 0.3563 |
| 19 | 0.5541 | 0.5031 | 0.4001 | 0.2832 | 0.2464 | 0.1620 | 0.3896 |
| 20 | 0.6041 | 0.5485 | 0.4362 | 0.3088 | 0.2687 | 0.1766 | 0.4248 |
| 21 | 0.6572 | 0.5967 | 0.4745 | 0.3359 | 0.2923 | 0.1921 | 0.4621 |
| 22 | 0.7133 | 0.6476 | 0.5151 | 0.3646 | 0.3173 | 0.2085 | 0.5015 |
| 23 | 0.7726 | 0.7015 | 0.5579 | 0.3950 | 0.3436 | 0.2259 | 0.5433 |
| 24 | 0.8353 | 0.7585 | 0.6032 | 0.4270 | 0.3715 | 0.2442 | 0.5873 |
| 25 | 0.9015 | 0.8185 | 0.6510 | 0.4608 | 0.4010 | 0.2635 | 0.6339 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0215 | 0.0195 | 0.0155 | 0.0110 | 0.0096 | 0.0063 | 0.0151 |
| 2 | 0.0356 | 0.0324 | 0.0257 | 0.0182 | 0.0159 | 0.0104 | 0.0251 |
| 3 | 0.0500 | 0.0454 | 0.0361 | 0.0256 | 0.0222 | 0.0146 | 0.0352 |
| 4 | 0.0656 | 0.0596 | 0.0474 | 0.0335 | 0.0292 | 0.0192 | 0.0461 |
| 5 | 0.0824 | 0.0749 | 0.0595 | 0.0421 | 0.0367 | 0.0241 | 0.0580 |
| 6 | 0.1006 | 0.0914 | 0.0727 | 0.0514 | 0.0447 | 0.0294 | 0.0707 |
| 7 | 0.1201 | 0.1091 | 0.0867 | 0.0614 | 0.0534 | 0.0351 | 0.0845 |
| 8 | 0.1411 | 0.1281 | 0.1019 | 0.0721 | 0.0627 | 0.0412 | 0.0992 |
| 9 | 0.1634 | 0.1484 | 0.1180 | 0.0835 | 0.0727 | 0.0478 | 0.1149 |
| 10 | 0.1873 | 0.1701 | 0.1353 | 0.0958 | 0.0833 | 0.0548 | 0.1317 |
| 11 | 0.2128 | 0.1932 | 0.1537 | 0.1088 | 0.0947 | 0.0622 | 0.1496 |
| 12 | 0.2399 | 0.2179 | 0.1733 | 0.1227 | 0.1067 | 0.0701 | 0.1687 |
| 13 | 0.2688 | 0.2441 | 0.1941 | 0.1374 | 0.1196 | 0.0786 | 0.1890 |
| 14 | 0.2995 | 0.2719 | 0.2163 | 0.1531 | 0.1332 | 0.0875 | 0.2106 |
| 15 | 0.3321 | 0.3015 | 0.2398 | 0.1697 | 0.1477 | 0.0971 | 0.2335 |
| 16 | 0.3667 | 0.3329 | 0.2648 | 0.1874 | 0.1631 | 0.1072 | 0.2578 |
| 17 | 0.4034 | 0.3662 | 0.2913 | 0.2062 | 0.1794 | 0.1179 | 0.2836 |
| 18 | 0.4423 | 0.4016 | 0.3194 | 0.2261 | 0.1967 | 0.1293 | 0.3110 |
| 19 | 0.4835 | 0.4390 | 0.3492 | 0.2472 | 0.2151 | 0.1413 | 0.3400 |
| 20 | 0.5272 | 0.4787 | 0.3807 | 0.2695 | 0.2345 | 0.1541 | 0.3707 |
| 21 | 0.5735 | 0.5207 | 0.4141 | 0.2932 | 0.2551 | 0.1677 | 0.4033 |
| 22 | 0.6225 | 0.5652 | 0.4495 | 0.3182 | 0.2769 | 0.1820 | 0.4377 |
| 23 | 0.6743 | 0.6122 | 0.4869 | 0.3447 | 0.2999 | 0.1971 | 0.4741 |
| 24 | 0.7290 | 0.6619 | 0.5264 | 0.3727 | 0.3243 | 0.2131 | 0.5126 |
| 25 | 0.7868 | 0.7144 | 0.5681 | 0.4022 | 0.3499 | 0.2300 | 0.5532 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0195 | 0.0177 | 0.0141 | 0.0100 | 0.0087 | 0.0057 | 0.0137 |
| 2 | 0.0322 | 0.0293 | 0.0233 | 0.0165 | 0.0143 | 0.0094 | 0.0227 |
| 3 | 0.0452 | 0.0411 | 0.0327 | 0.0231 | 0.0201 | 0.0132 | 0.0318 |
| 4 | 0.0593 | 0.0539 | 0.0429 | 0.0303 | 0.0264 | 0.0173 | 0.0417 |
| 5 | 0.0746 | 0.0677 | 0.0539 | 0.0381 | 0.0332 | 0.0218 | 0.0525 |
| 6 | 0.0910 | 0.0827 | 0.0657 | 0.0465 | 0.0405 | 0.0266 | 0.0640 |
| 7 | 0.1087 | 0.0987 | 0.0785 | 0.0556 | 0.0484 | 0.0318 | 0.0764 |
| 8 | 0.1276 | 0.1159 | 0.0922 | 0.0652 | 0.0568 | 0.0373 | 0.0897 |
| 9 | 0.1479 | 0.1343 | 0.1068 | 0.0756 | 0.0658 | 0.0432 | 0.1040 |
| 10 | 0.1695 | 0.1539 | 0.1224 | 0.0867 | 0.0754 | 0.0496 | 0.1192 |
| 11 | 0.1926 | 0.1748 | 0.1391 | 0.0984 | 0.0857 | 0.0563 | 0.1354 |
| 12 | 0.2171 | 0.1971 | 0.1568 | 0.1110 | 0.0966 | 0.0635 | 0.1527 |
| 13 | 0.2432 | 0.2209 | 0.1756 | 0.1243 | 0.1082 | 0.0711 | 0.1710 |
| 14 | 0.2710 | 0.2461 | 0.1957 | 0.1385 | 0.1205 | 0.0792 | 0.1905 |
| 15 | 0.3005 | 0.2728 | 0.2170 | 0.1536 | 0.1337 | 0.0878 | 0.2113 |
| 16 | 0.3318 | 0.3013 | 0.2396 | 0.1696 | 0.1476 | 0.0970 | 0.2333 |
| 17 | 0.3650 | 0.3314 | 0.2636 | 0.1866 | 0.1623 | 0.1067 | 0.2566 |
| 18 | 0.4002 | 0.3634 | 0.2890 | 0.2046 | 0.1780 | 0.1170 | 0.2814 |
| 19 | 0.4375 | 0.3973 | 0.3159 | 0.2237 | 0.1946 | 0.1279 | 0.3077 |
| 20 | 0.4771 | 0.4332 | 0.3445 | 0.2439 | 0.2122 | 0.1395 | 0.3355 |
| 21 | 0.5190 | 0.4712 | 0.3747 | 0.2653 | 0.2308 | 0.1517 | 0.3649 |
| 22 | 0.5633 | 0.5115 | 0.4068 | 0.2879 | 0.2505 | 0.1647 | 0.3961 |
| 23 | 0.6102 | 0.5540 | 0.4406 | 0.3119 | 0.2714 | 0.1784 | 0.4290 |
| 24 | 0.6597 | 0.5990 | 0.4763 | 0.3372 | 0.2934 | 0.1928 | 0.4638 |
| 25 | 0.7119 | 0.6464 | 0.5141 | 0.3639 | 0.3167 | 0.2081 | 0.5006 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0284 | 0.0258 | 0.0205 | 0.0145 | 0.0126 | 0.0083 | 0.0200 |
| 2 | 0.0470 | 0.0427 | 0.0340 | 0.0240 | 0.0209 | 0.0138 | 0.0331 |
| 3 | 0.0660 | 0.0599 | 0.0477 | 0.0337 | 0.0294 | 0.0193 | 0.0464 |
| 4 | 0.0866 | 0.0786 | 0.0625 | 0.0443 | 0.0385 | 0.0253 | 0.0609 |
| 5 | 0.1088 | 0.0988 | 0.0786 | 0.0556 | 0.0484 | 0.0318 | 0.0765 |
| 6 | 0.1328 | 0.1206 | 0.0959 | 0.0679 | 0.0591 | 0.0388 | 0.0934 |
| 7 | 0.1586 | 0.1440 | 0.1145 | 0.0811 | 0.0705 | 0.0464 | 0.1115 |
| 8 | 0.1862 | 0.1691 | 0.1345 | 0.0952 | 0.0828 | 0.0544 | 0.1309 |
| 9 | 0.2157 | 0.1959 | 0.1558 | 0.1103 | 0.0960 | 0.0631 | 0.1517 |
| 10 | 0.2473 | 0.2245 | 0.1786 | 0.1264 | 0.1100 | 0.0723 | 0.1739 |
| 11 | 0.2809 | 0.2551 | 0.2029 | 0.1436 | 0.1250 | 0.0821 | 0.1975 |
| 12 | 0.3167 | 0.2876 | 0.2287 | 0.1619 | 0.1409 | 0.0926 | 0.2227 |
| 13 | 0.3548 | 0.3222 | 0.2562 | 0.1814 | 0.1578 | 0.1037 | 0.2495 |
| 14 | 0.3953 | 0.3590 | 0.2855 | 0.2021 | 0.1758 | 0.1156 | 0.2780 |
| 15 | 0.4384 | 0.3980 | 0.3165 | 0.2241 | 0.1950 | 0.1281 | 0.3082 |
| 16 | 0.4840 | 0.4395 | 0.3495 | 0.2474 | 0.2153 | 0.1415 | 0.3403 |
| 17 | 0.5325 | 0.4835 | 0.3845 | 0.2722 | 0.2368 | 0.1557 | 0.3744 |
| 18 | 0.5839 | 0.5301 | 0.4216 | 0.2985 | 0.2597 | 0.1707 | 0.4105 |
| 19 | 0.6383 | 0.5796 | 0.4609 | 0.3263 | 0.2839 | 0.1866 | 0.4488 |
| 20 | 0.6960 | 0.6320 | 0.5026 | 0.3558 | 0.3096 | 0.2035 | 0.4894 |
| 21 | 0.7571 | 0.6874 | 0.5467 | 0.3870 | 0.3367 | 0.2213 | 0.5323 |
| 22 | 0.8218 | 0.7461 | 0.5934 | 0.4201 | 0.3655 | 0.2402 | 0.5778 |
| 23 | 0.8901 | 0.8082 | 0.6428 | 0.4550 | 0.3959 | 0.2602 | 0.6259 |
| 24 | 0.9624 | 0.8738 | 0.6949 | 0.4919 | 0.4280 | 0.2813 | 0.6767 |
| 25 | 1.0386 | 0.9430 | 0.7500 | 0.5309 | 0.4619 | 0.3036 | 0.7303 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0263 | 0.0239 | 0.0190 | 0.0134 | 0.0117 | 0.0077 | 0.0185 |
| 2 | 0.0435 | 0.0395 | 0.0314 | 0.0223 | 0.0194 | 0.0127 | 0.0306 |
| 3 | 0.0611 | 0.0555 | 0.0441 | 0.0312 | 0.0272 | 0.0179 | 0.0429 |
| 4 | 0.0801 | 0.0728 | 0.0579 | 0.0410 | 0.0356 | 0.0234 | 0.0563 |
| 5 | 0.1007 | 0.0915 | 0.0727 | 0.0515 | 0.0448 | 0.0294 | 0.0708 |
| 6 | 0.1229 | 0.1116 | 0.0888 | 0.0628 | 0.0547 | 0.0359 | 0.0864 |
| 7 | 0.1468 | 0.1333 | 0.1060 | 0.0750 | 0.0653 | 0.0429 | 0.1032 |
| 8 | 0.1723 | 0.1565 | 0.1244 | 0.0881 | 0.0766 | 0.0504 | 0.1212 |
| 9 | 0.1997 | 0.1813 | 0.1442 | 0.1021 | 0.0888 | 0.0584 | 0.1404 |
| 10 | 0.2289 | 0.2078 | 0.1653 | 0.1170 | 0.1018 | 0.0669 | 0.1609 |
| 11 | 0.2600 | 0.2361 | 0.1877 | 0.1329 | 0.1156 | 0.0760 | 0.1828 |
| 12 | 0.2931 | 0.2662 | 0.2117 | 0.1498 | 0.1304 | 0.0857 | 0.2061 |
| 13 | 0.3284 | 0.2982 | 0.2371 | 0.1679 | 0.1461 | 0.0960 | 0.2309 |
| 14 | 0.3659 | 0.3322 | 0.2642 | 0.1870 | 0.1627 | 0.1070 | 0.2573 |
| 15 | 0.4057 | 0.3684 | 0.2930 | 0.2074 | 0.1804 | 0.1186 | 0.2853 |
| 16 | 0.4480 | 0.4067 | 0.3235 | 0.2290 | 0.1992 | 0.1309 | 0.3150 |
| 17 | 0.4928 | 0.4475 | 0.3558 | 0.2519 | 0.2192 | 0.1441 | 0.3465 |
| 18 | 0.5404 | 0.4906 | 0.3902 | 0.2762 | 0.2403 | 0.1580 | 0.3799 |
| 19 | 0.5908 | 0.5364 | 0.4266 | 0.3020 | 0.2628 | 0.1727 | 0.4154 |
| 20 | 0.6441 | 0.5849 | 0.4651 | 0.3293 | 0.2865 | 0.1883 | 0.4529 |
| 21 | 0.7007 | 0.6362 | 0.5060 | 0.3582 | 0.3117 | 0.2048 | 0.4927 |
| 22 | 0.7605 | 0.6905 | 0.5492 | 0.3888 | 0.3383 | 0.2223 | 0.5347 |
| 23 | 0.8238 | 0.7480 | 0.5949 | 0.4211 | 0.3664 | 0.2408 | 0.5792 |
| 24 | 0.8907 | 0.8087 | 0.6431 | 0.4553 | 0.3961 | 0.2604 | 0.6262 |
| 25 | 0.9612 | 0.8728 | 0.6941 | 0.4914 | 0.4275 | 0.2810 | 0.6759 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0248 | 0.0225 | 0.0179 | 0.0127 | 0.0110 | 0.0073 | 0.0175 |
| 2 | 0.0411 | 0.0373 | 0.0297 | 0.0210 | 0.0183 | 0.0120 | 0.0289 |
| 3 | 0.0576 | 0.0523 | 0.0416 | 0.0295 | 0.0256 | 0.0169 | 0.0405 |
| 4 | 0.0756 | 0.0687 | 0.0546 | 0.0387 | 0.0336 | 0.0221 | 0.0532 |
| 5 | 0.0951 | 0.0863 | 0.0686 | 0.0486 | 0.0423 | 0.0278 | 0.0668 |
| 6 | 0.1160 | 0.1053 | 0.0838 | 0.0593 | 0.0516 | 0.0339 | 0.0816 |
| 7 | 0.1385 | 0.1258 | 0.1000 | 0.0708 | 0.0616 | 0.0405 | 0.0974 |
| 8 | 0.1626 | 0.1477 | 0.1174 | 0.0831 | 0.0723 | 0.0475 | 0.1144 |
| 9 | 0.1885 | 0.1711 | 0.1361 | 0.0963 | 0.0838 | 0.0551 | 0.1325 |
| 10 | 0.2160 | 0.1961 | 0.1560 | 0.1104 | 0.0961 | 0.0631 | 0.1519 |
| 11 | 0.2454 | 0.2228 | 0.1772 | 0.1254 | 0.1091 | 0.0717 | 0.1725 |
| 12 | 0.2767 | 0.2512 | 0.1998 | 0.1414 | 0.1231 | 0.0809 | 0.1945 |
| 13 | 0.3100 | 0.2814 | 0.2238 | 0.1584 | 0.1379 | 0.0906 | 0.2179 |
| 14 | 0.3453 | 0.3136 | 0.2494 | 0.1765 | 0.1536 | 0.1009 | 0.2428 |
| 15 | 0.3829 | 0.3477 | 0.2765 | 0.1957 | 0.1703 | 0.1119 | 0.2692 |
| 16 | 0.4228 | 0.3839 | 0.3053 | 0.2161 | 0.1880 | 0.1236 | 0.2973 |
| 17 | 0.4651 | 0.4223 | 0.3358 | 0.2378 | 0.2069 | 0.1360 | 0.3270 |
| 18 | 0.5100 | 0.4631 | 0.3683 | 0.2607 | 0.2268 | 0.1491 | 0.3586 |
| 19 | 0.5576 | 0.5062 | 0.4026 | 0.2850 | 0.2480 | 0.1630 | 0.3920 |
| 20 | 0.6080 | 0.5520 | 0.4390 | 0.3108 | 0.2704 | 0.1777 | 0.4275 |
| 21 | 0.6613 | 0.6005 | 0.4775 | 0.3380 | 0.2941 | 0.1933 | 0.4650 |
| 22 | 0.7178 | 0.6517 | 0.5183 | 0.3669 | 0.3193 | 0.2098 | 0.5047 |
| 23 | 0.7775 | 0.7060 | 0.5614 | 0.3974 | 0.3458 | 0.2273 | 0.5467 |
| 24 | 0.8406 | 0.7633 | 0.6070 | 0.4297 | 0.3739 | 0.2457 | 0.5911 |
| 25 | 0.9072 | 0.8237 | 0.6551 | 0.4637 | 0.4035 | 0.2652 | 0.6379 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0235 | 0.0213 | 0.0170 | 0.0120 | 0.0105 | 0.0069 | 0.0165 |
| 2 | 0.0389 | 0.0353 | 0.0281 | 0.0199 | 0.0173 | 0.0114 | 0.0274 |
| 3 | 0.0546 | 0.0496 | 0.0394 | 0.0279 | 0.0243 | 0.0160 | 0.0384 |
| 4 | 0.0716 | 0.0650 | 0.0517 | 0.0366 | 0.0318 | 0.0209 | 0.0503 |
| 5 | 0.0900 | 0.0817 | 0.0650 | 0.0460 | 0.0400 | 0.0263 | 0.0633 |
| 6 | 0.1098 | 0.0997 | 0.0793 | 0.0561 | 0.0489 | 0.0321 | 0.0772 |
| 7 | 0.1312 | 0.1191 | 0.0947 | 0.0670 | 0.0583 | 0.0383 | 0.0922 |
| 8 | 0.1540 | 0.1398 | 0.1112 | 0.0787 | 0.0685 | 0.0450 | 0.1083 |
| 9 | 0.1784 | 0.1620 | 0.1288 | 0.0912 | 0.0794 | 0.0522 | 0.1255 |
| 10 | 0.2045 | 0.1857 | 0.1477 | 0.1045 | 0.0910 | 0.0598 | 0.1438 |
| 11 | 0.2323 | 0.2109 | 0.1678 | 0.1188 | 0.1033 | 0.0679 | 0.1634 |
| 12 | 0.2619 | 0.2378 | 0.1892 | 0.1339 | 0.1165 | 0.0766 | 0.1842 |
| 13 | 0.2935 | 0.2665 | 0.2119 | 0.1500 | 0.1305 | 0.0858 | 0.2063 |
| 14 | 0.3270 | 0.2969 | 0.2361 | 0.1671 | 0.1454 | 0.0956 | 0.2299 |
| 15 | 0.3625 | 0.3292 | 0.2618 | 0.1853 | 0.1612 | 0.1060 | 0.2549 |
| 16 | 0.4003 | 0.3635 | 0.2890 | 0.2046 | 0.1780 | 0.1170 | 0.2815 |
| 17 | 0.4404 | 0.3998 | 0.3180 | 0.2251 | 0.1959 | 0.1287 | 0.3096 |
| 18 | 0.4829 | 0.4384 | 0.3487 | 0.2468 | 0.2148 | 0.1411 | 0.3395 |
| 19 | 0.5279 | 0.4793 | 0.3812 | 0.2698 | 0.2348 | 0.1543 | 0.3712 |
| 20 | 0.5756 | 0.5226 | 0.4156 | 0.2942 | 0.2560 | 0.1683 | 0.4047 |
| 21 | 0.6261 | 0.5685 | 0.4521 | 0.3201 | 0.2785 | 0.1830 | 0.4402 |
| 22 | 0.6796 | 0.6171 | 0.4907 | 0.3474 | 0.3023 | 0.1987 | 0.4778 |
| 23 | 0.7361 | 0.6684 | 0.5316 | 0.3763 | 0.3274 | 0.2152 | 0.5176 |
| 24 | 0.7959 | 0.7226 | 0.5747 | 0.4068 | 0.3540 | 0.2327 | 0.5596 |
| 25 | 0.8589 | 0.7799 | 0.6202 | 0.4391 | 0.3820 | 0.2511 | 0.6039 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0223 | 0.0203 | 0.0161 | 0.0114 | 0.0099 | 0.0065 | 0.0157 |
| 2 | 0.0369 | 0.0335 | 0.0267 | 0.0189 | 0.0164 | 0.0108 | 0.0260 |
| 3 | 0.0518 | 0.0471 | 0.0374 | 0.0265 | 0.0231 | 0.0151 | 0.0364 |
| 4 | 0.0680 | 0.0617 | 0.0491 | 0.0348 | 0.0302 | 0.0199 | 0.0478 |
| 5 | 0.0855 | 0.0776 | 0.0617 | 0.0437 | 0.0380 | 0.0250 | 0.0601 |
| 6 | 0.1043 | 0.0947 | 0.0753 | 0.0533 | 0.0464 | 0.0305 | 0.0733 |
| 7 | 0.1245 | 0.1131 | 0.0899 | 0.0637 | 0.0554 | 0.0364 | 0.0876 |
| 8 | 0.1462 | 0.1328 | 0.1056 | 0.0747 | 0.0650 | 0.0427 | 0.1028 |
| 9 | 0.1694 | 0.1538 | 0.1223 | 0.0866 | 0.0754 | 0.0495 | 0.1191 |
| 10 | 0.1942 | 0.1763 | 0.1402 | 0.0993 | 0.0864 | 0.0568 | 0.1365 |
| 11 | 0.2206 | 0.2003 | 0.1593 | 0.1128 | 0.0981 | 0.0645 | 0.1551 |
| 12 | 0.2487 | 0.2258 | 0.1796 | 0.1271 | 0.1106 | 0.0727 | 0.1749 |
| 13 | 0.2786 | 0.2530 | 0.2012 | 0.1424 | 0.1239 | 0.0814 | 0.1959 |
| 14 | 0.3104 | 0.2819 | 0.2242 | 0.1587 | 0.1381 | 0.0907 | 0.2183 |
| 15 | 0.3442 | 0.3125 | 0.2486 | 0.1760 | 0.1531 | 0.1006 | 0.2420 |
| 16 | 0.3801 | 0.3451 | 0.2744 | 0.1943 | 0.1690 | 0.1111 | 0.2672 |
| 17 | 0.4181 | 0.3796 | 0.3019 | 0.2137 | 0.1860 | 0.1222 | 0.2940 |
| 18 | 0.4585 | 0.4163 | 0.3310 | 0.2344 | 0.2039 | 0.1340 | 0.3224 |
| 19 | 0.5012 | 0.4551 | 0.3619 | 0.2562 | 0.2229 | 0.1465 | 0.3524 |
| 20 | 0.5465 | 0.4962 | 0.3946 | 0.2794 | 0.2431 | 0.1598 | 0.3843 |
| 21 | 0.5945 | 0.5398 | 0.4293 | 0.3039 | 0.2644 | 0.1738 | 0.4180 |
| 22 | 0.6453 | 0.5859 | 0.4659 | 0.3298 | 0.2870 | 0.1886 | 0.4537 |
| 23 | 0.6990 | 0.6346 | 0.5047 | 0.3573 | 0.3109 | 0.2043 | 0.4915 |
| 24 | 0.7557 | 0.6861 | 0.5457 | 0.3863 | 0.3361 | 0.2209 | 0.5313 |
| 25 | 0.8155 | 0.7405 | 0.5889 | 0.4169 | 0.3627 | 0.2384 | 0.5734 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0215 | 0.0195 | 0.0155 | 0.0110 | 0.0095 | 0.0063 | 0.0151 |
| 2 | 0.0355 | 0.0323 | 0.0257 | 0.0182 | 0.0158 | 0.0104 | 0.0250 |
| 3 | 0.0499 | 0.0453 | 0.0360 | 0.0255 | 0.0222 | 0.0146 | 0.0351 |
| 4 | 0.0654 | 0.0594 | 0.0472 | 0.0334 | 0.0291 | 0.0191 | 0.0460 |
| 5 | 0.0822 | 0.0746 | 0.0594 | 0.0420 | 0.0366 | 0.0240 | 0.0578 |
| 6 | 0.1003 | 0.0911 | 0.0724 | 0.0513 | 0.0446 | 0.0293 | 0.0705 |
| 7 | 0.1198 | 0.1088 | 0.0865 | 0.0612 | 0.0533 | 0.0350 | 0.0842 |
| 8 | 0.1407 | 0.1277 | 0.1016 | 0.0719 | 0.0626 | 0.0411 | 0.0989 |
| 9 | 0.1630 | 0.1480 | 0.1177 | 0.0833 | 0.0725 | 0.0476 | 0.1146 |
| 10 | 0.1868 | 0.1696 | 0.1349 | 0.0955 | 0.0831 | 0.0546 | 0.1313 |
| 11 | 0.2122 | 0.1927 | 0.1532 | 0.1085 | 0.0944 | 0.0620 | 0.1492 |
| 12 | 0.2393 | 0.2172 | 0.1728 | 0.1223 | 0.1064 | 0.0699 | 0.1682 |
| 13 | 0.2680 | 0.2434 | 0.1936 | 0.1370 | 0.1192 | 0.0784 | 0.1885 |
| 14 | 0.2986 | 0.2712 | 0.2156 | 0.1527 | 0.1328 | 0.0873 | 0.2100 |
| 15 | 0.3311 | 0.3007 | 0.2391 | 0.1693 | 0.1473 | 0.0968 | 0.2328 |
| 16 | 0.3656 | 0.3320 | 0.2640 | 0.1869 | 0.1626 | 0.1069 | 0.2571 |
| 17 | 0.4022 | 0.3652 | 0.2904 | 0.2056 | 0.1789 | 0.1176 | 0.2828 |
| 18 | 0.4410 | 0.4004 | 0.3185 | 0.2254 | 0.1962 | 0.1289 | 0.3101 |
| 19 | 0.4822 | 0.4378 | 0.3482 | 0.2465 | 0.2145 | 0.1409 | 0.3390 |
| 20 | 0.5258 | 0.4774 | 0.3796 | 0.2688 | 0.2338 | 0.1537 | 0.3697 |
| 21 | 0.5719 | 0.5193 | 0.4130 | 0.2923 | 0.2544 | 0.1672 | 0.4021 |
| 22 | 0.6207 | 0.5636 | 0.4482 | 0.3173 | 0.2761 | 0.1815 | 0.4365 |
| 23 | 0.6724 | 0.6105 | 0.4855 | 0.3437 | 0.2991 | 0.1966 | 0.4728 |
| 24 | 0.7270 | 0.6601 | 0.5249 | 0.3716 | 0.3233 | 0.2125 | 0.5111 |
| 25 | 0.7845 | 0.7123 | 0.5665 | 0.4010 | 0.3489 | 0.2293 | 0.5516 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0207 | 0.0188 | 0.0149 | 0.0106 | 0.0092 | 0.0060 | 0.0145 |
| 2 | 0.0342 | 0.0311 | 0.0247 | 0.0175 | 0.0152 | 0.0100 | 0.0241 |
| 3 | 0.0480 | 0.0436 | 0.0347 | 0.0246 | 0.0214 | 0.0140 | 0.0338 |
| 4 | 0.0630 | 0.0572 | 0.0455 | 0.0322 | 0.0280 | 0.0184 | 0.0443 |
| 5 | 0.0792 | 0.0719 | 0.0572 | 0.0405 | 0.0352 | 0.0232 | 0.0557 |
| 6 | 0.0967 | 0.0878 | 0.0698 | 0.0494 | 0.0430 | 0.0283 | 0.0680 |
| 7 | 0.1154 | 0.1048 | 0.0833 | 0.0590 | 0.0513 | 0.0337 | 0.0811 |
| 8 | 0.1355 | 0.1230 | 0.0978 | 0.0693 | 0.0603 | 0.0396 | 0.0953 |
| 9 | 0.1570 | 0.1426 | 0.1134 | 0.0803 | 0.0698 | 0.0459 | 0.1104 |
| 10 | 0.1800 | 0.1634 | 0.1299 | 0.0920 | 0.0800 | 0.0526 | 0.1265 |
| 11 | 0.2044 | 0.1856 | 0.1476 | 0.1045 | 0.0909 | 0.0598 | 0.1437 |
| 12 | 0.2305 | 0.2093 | 0.1664 | 0.1178 | 0.1025 | 0.0674 | 0.1621 |
| 13 | 0.2582 | 0.2345 | 0.1865 | 0.1320 | 0.1149 | 0.0755 | 0.1816 |
| 14 | 0.2877 | 0.2612 | 0.2077 | 0.1471 | 0.1280 | 0.0841 | 0.2023 |
| 15 | 0.3190 | 0.2897 | 0.2304 | 0.1631 | 0.1419 | 0.0933 | 0.2243 |
| 16 | 0.3522 | 0.3198 | 0.2543 | 0.1801 | 0.1567 | 0.1030 | 0.2477 |
| 17 | 0.3875 | 0.3518 | 0.2798 | 0.1981 | 0.1724 | 0.1133 | 0.2725 |
| 18 | 0.4249 | 0.3858 | 0.3068 | 0.2172 | 0.1890 | 0.1242 | 0.2987 |
| 19 | 0.4645 | 0.4218 | 0.3354 | 0.2375 | 0.2066 | 0.1358 | 0.3266 |
| 20 | 0.5065 | 0.4599 | 0.3657 | 0.2589 | 0.2253 | 0.1481 | 0.3561 |
| 21 | 0.5510 | 0.5003 | 0.3978 | 0.2816 | 0.2451 | 0.1611 | 0.3874 |
| 22 | 0.5980 | 0.5430 | 0.4318 | 0.3057 | 0.2660 | 0.1748 | 0.4205 |
| 23 | 0.6478 | 0.5882 | 0.4678 | 0.3311 | 0.2881 | 0.1894 | 0.4555 |
| 24 | 0.7003 | 0.6359 | 0.5057 | 0.3580 | 0.3115 | 0.2047 | 0.4924 |
| 25 | 0.7558 | 0.6863 | 0.5458 | 0.3864 | 0.3362 | 0.2209 | 0.5314 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0200 | 0.0181 | 0.0144 | 0.0102 | 0.0089 | 0.0058 | 0.0140 |
| 2 | 0.0330 | 0.0300 | 0.0238 | 0.0169 | 0.0147 | 0.0097 | 0.0232 |
| 3 | 0.0463 | 0.0421 | 0.0335 | 0.0237 | 0.0206 | 0.0135 | 0.0326 |
| 4 | 0.0608 | 0.0552 | 0.0439 | 0.0311 | 0.0270 | 0.0178 | 0.0427 |
| 5 | 0.0764 | 0.0694 | 0.0552 | 0.0391 | 0.0340 | 0.0223 | 0.0537 |
| 6 | 0.0932 | 0.0847 | 0.0673 | 0.0477 | 0.0415 | 0.0273 | 0.0656 |
| 7 | 0.1113 | 0.1011 | 0.0804 | 0.0569 | 0.0495 | 0.0325 | 0.0783 |
| 8 | 0.1307 | 0.1187 | 0.0944 | 0.0668 | 0.0581 | 0.0382 | 0.0919 |
| 9 | 0.1515 | 0.1375 | 0.1094 | 0.0774 | 0.0674 | 0.0443 | 0.1065 |
| 10 | 0.1736 | 0.1576 | 0.1254 | 0.0887 | 0.0772 | 0.0507 | 0.1221 |
| 11 | 0.1972 | 0.1791 | 0.1424 | 0.1008 | 0.0877 | 0.0576 | 0.1387 |
| 12 | 0.2224 | 0.2019 | 0.1606 | 0.1137 | 0.0989 | 0.0650 | 0.1563 |
| 13 | 0.2491 | 0.2262 | 0.1799 | 0.1273 | 0.1108 | 0.0728 | 0.1752 |
| 14 | 0.2775 | 0.2520 | 0.2004 | 0.1419 | 0.1234 | 0.0811 | 0.1951 |
| 15 | 0.3077 | 0.2794 | 0.2222 | 0.1573 | 0.1369 | 0.0900 | 0.2164 |
| 16 | 0.3398 | 0.3085 | 0.2454 | 0.1737 | 0.1511 | 0.0993 | 0.2389 |
| 17 | 0.3738 | 0.3394 | 0.2699 | 0.1911 | 0.1663 | 0.1093 | 0.2628 |
| 18 | 0.4099 | 0.3722 | 0.2960 | 0.2095 | 0.1823 | 0.1198 | 0.2882 |
| 19 | 0.4481 | 0.4069 | 0.3236 | 0.2291 | 0.1993 | 0.1310 | 0.3151 |
| 20 | 0.4886 | 0.4437 | 0.3528 | 0.2498 | 0.2173 | 0.1428 | 0.3436 |
| 21 | 0.5315 | 0.4826 | 0.3838 | 0.2717 | 0.2364 | 0.1554 | 0.3737 |
| 22 | 0.5769 | 0.5238 | 0.4166 | 0.2949 | 0.2566 | 0.1686 | 0.4056 |
| 23 | 0.6249 | 0.5674 | 0.4512 | 0.3194 | 0.2779 | 0.1827 | 0.4394 |
| 24 | 0.6756 | 0.6134 | 0.4878 | 0.3454 | 0.3005 | 0.1975 | 0.4750 |
| 25 | 0.7291 | 0.6620 | 0.5265 | 0.3727 | 0.3243 | 0.2131 | 0.5127 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0193 | 0.0175 | 0.0139 | 0.0099 | 0.0086 | 0.0056 | 0.0135 |
| 2 | 0.0319 | 0.0290 | 0.0230 | 0.0163 | 0.0142 | 0.0093 | 0.0224 |
| 3 | 0.0448 | 0.0406 | 0.0323 | 0.0229 | 0.0199 | 0.0131 | 0.0315 |
| 4 | 0.0587 | 0.0533 | 0.0424 | 0.0300 | 0.0261 | 0.0172 | 0.0413 |
| 5 | 0.0738 | 0.0670 | 0.0533 | 0.0377 | 0.0328 | 0.0216 | 0.0519 |
| 6 | 0.0901 | 0.0818 | 0.0650 | 0.0460 | 0.0401 | 0.0263 | 0.0633 |
| 7 | 0.1075 | 0.0976 | 0.0776 | 0.0550 | 0.0478 | 0.0314 | 0.0756 |
| 8 | 0.1263 | 0.1146 | 0.0912 | 0.0645 | 0.0562 | 0.0369 | 0.0888 |
| 9 | 0.1463 | 0.1328 | 0.1056 | 0.0748 | 0.0651 | 0.0428 | 0.1029 |
| 10 | 0.1677 | 0.1523 | 0.1211 | 0.0857 | 0.0746 | 0.0490 | 0.1179 |
| 11 | 0.1905 | 0.1730 | 0.1376 | 0.0974 | 0.0847 | 0.0557 | 0.1339 |
| 12 | 0.2148 | 0.1950 | 0.1551 | 0.1098 | 0.0955 | 0.0628 | 0.1510 |
| 13 | 0.2406 | 0.2185 | 0.1737 | 0.1230 | 0.1070 | 0.0703 | 0.1692 |
| 14 | 0.2681 | 0.2434 | 0.1936 | 0.1370 | 0.1192 | 0.0784 | 0.1885 |
| 15 | 0.2972 | 0.2699 | 0.2146 | 0.1519 | 0.1322 | 0.0869 | 0.2090 |
| 16 | 0.3282 | 0.2980 | 0.2370 | 0.1678 | 0.1460 | 0.0959 | 0.2308 |
| 17 | 0.3611 | 0.3278 | 0.2607 | 0.1846 | 0.1606 | 0.1055 | 0.2539 |
| 18 | 0.3959 | 0.3595 | 0.2859 | 0.2024 | 0.1761 | 0.1157 | 0.2784 |
| 19 | 0.4328 | 0.3930 | 0.3125 | 0.2212 | 0.1925 | 0.1265 | 0.3043 |
| 20 | 0.4719 | 0.4285 | 0.3408 | 0.2412 | 0.2099 | 0.1380 | 0.3318 |
| 21 | 0.5134 | 0.4661 | 0.3707 | 0.2624 | 0.2283 | 0.1501 | 0.3610 |
| 22 | 0.5572 | 0.5059 | 0.4024 | 0.2848 | 0.2478 | 0.1629 | 0.3918 |
| 23 | 0.6036 | 0.5480 | 0.4358 | 0.3085 | 0.2685 | 0.1764 | 0.4244 |
| 24 | 0.6526 | 0.5925 | 0.4712 | 0.3336 | 0.2902 | 0.1908 | 0.4588 |
| 25 | 0.7042 | 0.6394 | 0.5085 | 0.3600 | 0.3132 | 0.2059 | 0.4952 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0186 | 0.0169 | 0.0135 | 0.0095 | 0.0083 | 0.0054 | 0.0131 |
| 2 | 0.0308 | 0.0280 | 0.0223 | 0.0158 | 0.0137 | 0.0090 | 0.0217 |
| 3 | 0.0433 | 0.0393 | 0.0312 | 0.0221 | 0.0192 | 0.0127 | 0.0304 |
| 4 | 0.0568 | 0.0515 | 0.0410 | 0.0290 | 0.0253 | 0.0166 | 0.0399 |
| 5 | 0.0714 | 0.0648 | 0.0515 | 0.0365 | 0.0317 | 0.0209 | 0.0502 |
| 6 | 0.0871 | 0.0791 | 0.0629 | 0.0445 | 0.0387 | 0.0255 | 0.0612 |
| 7 | 0.1040 | 0.0944 | 0.0751 | 0.0532 | 0.0463 | 0.0304 | 0.0731 |
| 8 | 0.1221 | 0.1109 | 0.0882 | 0.0624 | 0.0543 | 0.0357 | 0.0858 |
| 9 | 0.1415 | 0.1284 | 0.1022 | 0.0723 | 0.0629 | 0.0414 | 0.0995 |
| 10 | 0.1622 | 0.1472 | 0.1171 | 0.0829 | 0.0721 | 0.0474 | 0.1140 |
| 11 | 0.1842 | 0.1673 | 0.1330 | 0.0942 | 0.0819 | 0.0538 | 0.1295 |
| 12 | 0.2077 | 0.1886 | 0.1500 | 0.1062 | 0.0924 | 0.0607 | 0.1460 |
| 13 | 0.2327 | 0.2113 | 0.1680 | 0.1189 | 0.1035 | 0.0680 | 0.1636 |
| 14 | 0.2592 | 0.2354 | 0.1872 | 0.1325 | 0.1153 | 0.0758 | 0.1823 |
| 15 | 0.2874 | 0.2610 | 0.2076 | 0.1469 | 0.1278 | 0.0840 | 0.2021 |
| 16 | 0.3174 | 0.2882 | 0.2292 | 0.1622 | 0.1412 | 0.0928 | 0.2232 |
| 17 | 0.3491 | 0.3170 | 0.2521 | 0.1785 | 0.1553 | 0.1021 | 0.2455 |
| 18 | 0.3828 | 0.3476 | 0.2764 | 0.1957 | 0.1703 | 0.1119 | 0.2692 |
| 19 | 0.4185 | 0.3800 | 0.3022 | 0.2139 | 0.1862 | 0.1223 | 0.2943 |
| 20 | 0.4564 | 0.4144 | 0.3295 | 0.2333 | 0.2030 | 0.1334 | 0.3209 |
| 21 | 0.4964 | 0.4508 | 0.3585 | 0.2538 | 0.2208 | 0.1451 | 0.3491 |
| 22 | 0.5388 | 0.4892 | 0.3891 | 0.2754 | 0.2397 | 0.1575 | 0.3789 |
| 23 | 0.5837 | 0.5300 | 0.4215 | 0.2984 | 0.2596 | 0.1706 | 0.4104 |
| 24 | 0.6310 | 0.5730 | 0.4557 | 0.3226 | 0.2807 | 0.1845 | 0.4437 |
| 25 | 0.6810 | 0.6183 | 0.4918 | 0.3481 | 0.3029 | 0.1991 | 0.4788 |

PROPOSED FHCF 2012 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0163 | 0.0148 | 0.0118 | 0.0083 | 0.0073 | 0.0048 | 0.0115 |
| 2 | 0.0270 | 0.0245 | 0.0195 | 0.0138 | 0.0120 | 0.0079 | 0.0190 |
| 3 | 0.0379 | 0.0344 | 0.0273 | 0.0194 | 0.0168 | 0.0111 | 0.0266 |
| 4 | 0.0497 | 0.0451 | 0.0359 | 0.0254 | 0.0221 | 0.0145 | 0.0349 |
| 5 | 0.0624 | 0.0567 | 0.0451 | 0.0319 | 0.0278 | 0.0182 | 0.0439 |
| 6 | 0.0762 | 0.0692 | 0.0550 | 0.0389 | 0.0339 | 0.0223 | 0.0536 |
| 7 | 0.0910 | 0.0826 | 0.0657 | 0.0465 | 0.0405 | 0.0266 | 0.0640 |
| 8 | 0.1068 | 0.0970 | 0.0771 | 0.0546 | 0.0475 | 0.0312 | 0.0751 |
| 9 | 0.1237 | 0.1124 | 0.0894 | 0.0633 | 0.0550 | 0.0362 | 0.0870 |
| 10 | 0.1418 | 0.1288 | 0.1024 | 0.0725 | 0.0631 | 0.0415 | 0.0997 |
| 11 | 0.1611 | 0.1463 | 0.1164 | 0.0824 | 0.0717 | 0.0471 | 0.1133 |
| 12 | 0.1817 | 0.1650 | 0.1312 | 0.0929 | 0.0808 | 0.0531 | 0.1277 |
| 13 | 0.2035 | 0.1848 | 0.1470 | 0.1040 | 0.0905 | 0.0595 | 0.1431 |
| 14 | 0.2268 | 0.2059 | 0.1637 | 0.1159 | 0.1009 | 0.0663 | 0.1594 |
| 15 | 0.2514 | 0.2283 | 0.1816 | 0.1285 | 0.1118 | 0.0735 | 0.1768 |
| 16 | 0.2776 | 0.2521 | 0.2005 | 0.1419 | 0.1235 | 0.0812 | 0.1952 |
| 17 | 0.3054 | 0.2773 | 0.2205 | 0.1561 | 0.1358 | 0.0893 | 0.2147 |
| 18 | 0.3349 | 0.3041 | 0.2418 | 0.1712 | 0.1490 | 0.0979 | 0.2355 |
| 19 | 0.3661 | 0.3324 | 0.2644 | 0.1872 | 0.1628 | 0.1070 | 0.2574 |
| 20 | 0.3992 | 0.3625 | 0.2883 | 0.2041 | 0.1776 | 0.1167 | 0.2807 |
| 21 | 0.4343 | 0.3943 | 0.3136 | 0.2220 | 0.1931 | 0.1269 | 0.3053 |
| 22 | 0.4713 | 0.4280 | 0.3404 | 0.2409 | 0.2096 | 0.1378 | 0.3314 |
| 23 | 0.5106 | 0.4636 | 0.3687 | 0.2610 | 0.2271 | 0.1492 | 0.3590 |
| 24 | 0.5520 | 0.5012 | 0.3986 | 0.2822 | 0.2455 | 0.1614 | 0.3881 |
| 25 | 0.5957 | 0.5409 | 0.4302 | 0.3045 | 0.2650 | 0.1741 | 0.4189 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.1121 | 0.0945 | 0.0781 | 0.0559 | 0.0511 | 0.0413 | 0.0849 |
| 2 | 0.1856 | 0.1564 | 0.1292 | 0.0925 | 0.0846 | 0.0683 | 0.1405 |
| 3 | 0.2603 | 0.2194 | 0.1813 | 0.1298 | 0.1187 | 0.0959 | 0.1971 |
| 4 | 0.3415 | 0.2879 | 0.2379 | 0.1703 | 0.1557 | 0.1258 | 0.2586 |
| 5 | 0.4293 | 0.3619 | 0.2990 | 0.2141 | 0.1957 | 0.1581 | 0.3251 |
| 6 | 0.5239 | 0.4416 | 0.3649 | 0.2613 | 0.2388 | 0.1929 | 0.3967 |
| 7 | 0.6255 | 0.5273 | 0.4357 | 0.3120 | 0.2852 | 0.2304 | 0.4737 |
| 8 | 0.7345 | 0.6191 | 0.5116 | 0.3663 | 0.3348 | 0.2705 | 0.5562 |
| 9 | 0.8510 | 0.7173 | 0.5927 | 0.4244 | 0.3880 | 0.3134 | 0.6444 |
| 10 | 0.9754 | 0.8222 | 0.6794 | 0.4865 | 0.4447 | 0.3592 | 0.7386 |
| 11 | 1.1081 | 0.9340 | 0.7718 | 0.5527 | 0.5052 | 0.4081 | 0.8391 |
| 12 | 1.2494 | 1.0531 | 0.8702 | 0.6231 | 0.5696 | 0.4601 | 0.9461 |
| 13 | 1.3997 | 1.1798 | 0.9749 | 0.6981 | 0.6381 | 0.5155 | 1.0599 |
| 14 | 1.5594 | 1.3145 | 1.0861 | 0.7778 | 0.7109 | 0.5743 | 1.1808 |
| 15 | 1.7291 | 1.4575 | 1.2043 | 0.8624 | 0.7882 | 0.6368 | 1.3093 |
| 16 | 1.9092 | 1.6093 | 1.3298 | 0.9522 | 0.8704 | 0.7032 | 1.4457 |
| 17 | 2.1003 | 1.7704 | 1.4629 | 1.0475 | 0.9575 | 0.7735 | 1.5904 |
| 18 | 2.3029 | 1.9412 | 1.6040 | 1.1486 | 1.0499 | 0.8482 | 1.7439 |
| 19 | 2.5177 | 2.1223 | 1.7536 | 1.2557 | 1.1478 | 0.9273 | 1.9065 |
| 20 | 2.7453 | 2.3141 | 1.9122 | 1.3692 | 1.2515 | 1.0111 | 2.0789 |
| 21 | 2.9863 | 2.5173 | 2.0800 | 1.4894 | 1.3614 | 1.0999 | 2.2614 |
| 22 | 3.2413 | 2.7322 | 2.2576 | 1.6166 | 1.4777 | 1.1938 | 2.4545 |
| 23 | 3.5110 | 2.9596 | 2.4455 | 1.7511 | 1.6006 | 1.2931 | 2.6587 |
| 24 | 3.7959 | 3.1998 | 2.6439 | 1.8932 | 1.7305 | 1.3981 | 2.8744 |
| 25 | 4.0966 | 3.4532 | 2.8534 | 2.0432 | 1.8676 | 1.5088 | 3.1021 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0940 | 0.0792 | 0.0655 | 0.0469 | 0.0429 | 0.0346 | 0.0712 |
| 2 | 0.1556 | 0.1312 | 0.1084 | 0.0776 | 0.0709 | 0.0573 | 0.1178 |
| 3 | 0.2183 | 0.1840 | 0.1521 | 0.1089 | 0.0995 | 0.0804 | 0.1653 |
| 4 | 0.2864 | 0.2414 | 0.1995 | 0.1428 | 0.1306 | 0.1055 | 0.2169 |
| 5 | 0.3600 | 0.3035 | 0.2508 | 0.1796 | 0.1641 | 0.1326 | 0.2726 |
| 6 | 0.4393 | 0.3703 | 0.3060 | 0.2191 | 0.2003 | 0.1618 | 0.3327 |
| 7 | 0.5246 | 0.4422 | 0.3654 | 0.2616 | 0.2391 | 0.1932 | 0.3972 |
| 8 | 0.6159 | 0.5192 | 0.4290 | 0.3072 | 0.2808 | 0.2269 | 0.4664 |
| 9 | 0.7137 | 0.6016 | 0.4971 | 0.3559 | 0.3253 | 0.2628 | 0.5404 |
| 10 | 0.8180 | 0.6895 | 0.5698 | 0.4080 | 0.3729 | 0.3013 | 0.6194 |
| 11 | 0.9293 | 0.7833 | 0.6473 | 0.4635 | 0.4236 | 0.3423 | 0.7037 |
| 12 | 1.0478 | 0.8832 | 0.7298 | 0.5226 | 0.4777 | 0.3859 | 0.7934 |
| 13 | 1.1738 | 0.9894 | 0.8176 | 0.5854 | 0.5351 | 0.4323 | 0.8888 |
| 14 | 1.3078 | 1.1024 | 0.9109 | 0.6522 | 0.5962 | 0.4817 | 0.9903 |
| 15 | 1.4501 | 1.2223 | 1.0100 | 0.7232 | 0.6611 | 0.5341 | 1.0980 |
| 16 | 1.6011 | 1.3496 | 1.1152 | 0.7986 | 0.7299 | 0.5897 | 1.2124 |
| 17 | 1.7614 | 1.4847 | 1.2268 | 0.8785 | 0.8030 | 0.6487 | 1.3338 |
| 18 | 1.9313 | 1.6280 | 1.3452 | 0.9632 | 0.8805 | 0.7113 | 1.4625 |
| 19 | 2.1115 | 1.7798 | 1.4707 | 1.0531 | 0.9626 | 0.7777 | 1.5989 |
| 20 | 2.3023 | 1.9407 | 1.6036 | 1.1483 | 1.0496 | 0.8479 | 1.7434 |
| 21 | 2.5044 | 2.1111 | 1.7444 | 1.2491 | 1.1417 | 0.9224 | 1.8964 |
| 22 | 2.7183 | 2.2914 | 1.8933 | 1.3558 | 1.2392 | 1.0012 | 2.0584 |
| 23 | 2.9445 | 2.4820 | 2.0509 | 1.4686 | 1.3423 | 1.0845 | 2.2297 |
| 24 | 3.1834 | 2.6834 | 2.2173 | 1.5877 | 1.4513 | 1.1725 | 2.4106 |
| 25 | 3.4356 | 2.8960 | 2.3929 | 1.7135 | 1.5662 | 1.2653 | 2.6016 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0829 | 0.0699 | 0.0577 | 0.0413 | 0.0378 | 0.0305 | 0.0627 |
| 2 | 0.1372 | 0.1156 | 0.0955 | 0.0684 | 0.0625 | 0.0505 | 0.1039 |
| 3 | 0.1924 | 0.1622 | 0.1340 | 0.0960 | 0.0877 | 0.0709 | 0.1457 |
| 4 | 0.2525 | 0.2128 | 0.1758 | 0.1259 | 0.1151 | 0.0930 | 0.1912 |
| 5 | 0.3173 | 0.2675 | 0.2210 | 0.1583 | 0.1447 | 0.1169 | 0.2403 |
| 6 | 0.3873 | 0.3264 | 0.2697 | 0.1932 | 0.1766 | 0.1426 | 0.2933 |
| 7 | 0.4624 | 0.3898 | 0.3221 | 0.2306 | 0.2108 | 0.1703 | 0.3502 |
| 8 | 0.5429 | 0.4577 | 0.3782 | 0.2708 | 0.2475 | 0.2000 | 0.4111 |
| 9 | 0.6291 | 0.5303 | 0.4382 | 0.3138 | 0.2868 | 0.2317 | 0.4764 |
| 10 | 0.7211 | 0.6078 | 0.5022 | 0.3596 | 0.3287 | 0.2656 | 0.5460 |
| 11 | 0.8191 | 0.6905 | 0.5705 | 0.4086 | 0.3734 | 0.3017 | 0.6203 |
| 12 | 0.9236 | 0.7785 | 0.6433 | 0.4606 | 0.4210 | 0.3402 | 0.6994 |
| 13 | 1.0347 | 0.8722 | 0.7207 | 0.5161 | 0.4717 | 0.3811 | 0.7835 |
| 14 | 1.1528 | 0.9717 | 0.8029 | 0.5749 | 0.5255 | 0.4246 | 0.8729 |
| 15 | 1.2782 | 1.0775 | 0.8903 | 0.6375 | 0.5827 | 0.4708 | 0.9679 |
| 16 | 1.4114 | 1.1897 | 0.9830 | 0.7039 | 0.6434 | 0.5198 | 1.0687 |
| 17 | 1.5526 | 1.3088 | 1.0814 | 0.7744 | 0.7078 | 0.5718 | 1.1757 |
| 18 | 1.7024 | 1.4351 | 1.1858 | 0.8491 | 0.7761 | 0.6270 | 1.2892 |
| 19 | 1.8612 | 1.5689 | 1.2964 | 0.9283 | 0.8485 | 0.6855 | 1.4094 |
| 20 | 2.0295 | 1.7107 | 1.4136 | 1.0122 | 0.9252 | 0.7475 | 1.5368 |
| 21 | 2.2076 | 1.8609 | 1.5376 | 1.1010 | 1.0064 | 0.8131 | 1.6717 |
| 22 | 2.3961 | 2.0198 | 1.6689 | 1.1951 | 1.0924 | 0.8825 | 1.8145 |
| 23 | 2.5955 | 2.1879 | 1.8078 | 1.2945 | 1.1832 | 0.9559 | 1.9654 |
| 24 | 2.8061 | 2.3654 | 1.9545 | 1.3996 | 1.2793 | 1.0335 | 2.1249 |
| 25 | 3.0284 | 2.5528 | 2.1093 | 1.5104 | 1.3806 | 1.1154 | 2.2932 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0692 | 0.0583 | 0.0482 | 0.0345 | 0.0315 | 0.0255 | 0.0524 |
| 2 | 0.1145 | 0.0965 | 0.0798 | 0.0571 | 0.0522 | 0.0422 | 0.0867 |
| 3 | 0.1606 | 0.1354 | 0.1119 | 0.0801 | 0.0732 | 0.0592 | 0.1216 |
| 4 | 0.2107 | 0.1776 | 0.1468 | 0.1051 | 0.0961 | 0.0776 | 0.1596 |
| 5 | 0.2649 | 0.2233 | 0.1845 | 0.1321 | 0.1208 | 0.0976 | 0.2006 |
| 6 | 0.3233 | 0.2725 | 0.2252 | 0.1612 | 0.1474 | 0.1191 | 0.2448 |
| 7 | 0.3860 | 0.3254 | 0.2688 | 0.1925 | 0.1760 | 0.1422 | 0.2923 |
| 8 | 0.4532 | 0.3820 | 0.3157 | 0.2260 | 0.2066 | 0.1669 | 0.3432 |
| 9 | 0.5251 | 0.4426 | 0.3658 | 0.2619 | 0.2394 | 0.1934 | 0.3976 |
| 10 | 0.6019 | 0.5074 | 0.4192 | 0.3002 | 0.2744 | 0.2217 | 0.4558 |
| 11 | 0.6838 | 0.5764 | 0.4763 | 0.3410 | 0.3117 | 0.2518 | 0.5178 |
| 12 | 0.7709 | 0.6499 | 0.5370 | 0.3845 | 0.3515 | 0.2839 | 0.5838 |
| 13 | 0.8637 | 0.7280 | 0.6016 | 0.4308 | 0.3937 | 0.3181 | 0.6540 |
| 14 | 0.9623 | 0.8111 | 0.6702 | 0.4799 | 0.4387 | 0.3544 | 0.7287 |
| 15 | 1.0670 | 0.8994 | 0.7432 | 0.5321 | 0.4864 | 0.3930 | 0.8079 |
| 16 | 1.1781 | 0.9931 | 0.8206 | 0.5876 | 0.5371 | 0.4339 | 0.8921 |
| 17 | 1.2960 | 1.0925 | 0.9027 | 0.6464 | 0.5908 | 0.4773 | 0.9814 |
| 18 | 1.4211 | 1.1979 | 0.9898 | 0.7088 | 0.6478 | 0.5234 | 1.0761 |
| 19 | 1.5536 | 1.3096 | 1.0821 | 0.7749 | 0.7083 | 0.5722 | 1.1765 |
| 20 | 1.6940 | 1.4280 | 1.1799 | 0.8449 | 0.7723 | 0.6239 | 1.2828 |
| 21 | 1.8428 | 1.5533 | 1.2835 | 0.9191 | 0.8401 | 0.6787 | 1.3954 |
| 22 | 2.0001 | 1.6860 | 1.3931 | 0.9976 | 0.9118 | 0.7366 | 1.5146 |
| 23 | 2.1665 | 1.8263 | 1.5090 | 1.0806 | 0.9877 | 0.7979 | 1.6406 |
| 24 | 2.3424 | 1.9745 | 1.6315 | 1.1683 | 1.0678 | 0.8627 | 1.7737 |
| 25 | 2.5279 | 2.1309 | 1.7607 | 1.2608 | 1.1524 | 0.9310 | 1.9142 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: Greater Than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0610 | 0.0514 | 0.0425 | 0.0304 | 0.0278 | 0.0225 | 0.0462 |
| 2 | 0.1010 | 0.0852 | 0.0704 | 0.0504 | 0.0461 | 0.0372 | 0.0765 |
| 3 | 0.1417 | 0.1195 | 0.0987 | 0.0707 | 0.0646 | 0.0522 | 0.1073 |
| 4 | 0.1859 | 0.1567 | 0.1295 | 0.0927 | 0.0848 | 0.0685 | 0.1408 |
| 5 | 0.2337 | 0.1970 | 0.1628 | 0.1166 | 0.1066 | 0.0861 | 0.1770 |
| 6 | 0.2852 | 0.2404 | 0.1987 | 0.1423 | 0.1300 | 0.1051 | 0.2160 |
| 7 | 0.3406 | 0.2871 | 0.2372 | 0.1699 | 0.1553 | 0.1254 | 0.2579 |
| 8 | 0.3999 | 0.3371 | 0.2785 | 0.1994 | 0.1823 | 0.1473 | 0.3028 |
| 9 | 0.4633 | 0.3906 | 0.3227 | 0.2311 | 0.2112 | 0.1706 | 0.3509 |
| 10 | 0.5311 | 0.4477 | 0.3699 | 0.2649 | 0.2421 | 0.1956 | 0.4022 |
| 11 | 0.6033 | 0.5086 | 0.4202 | 0.3009 | 0.2750 | 0.2222 | 0.4569 |
| 12 | 0.6802 | 0.5734 | 0.4738 | 0.3393 | 0.3101 | 0.2505 | 0.5151 |
| 13 | 0.7621 | 0.6424 | 0.5308 | 0.3801 | 0.3474 | 0.2807 | 0.5771 |
| 14 | 0.8490 | 0.7157 | 0.5914 | 0.4235 | 0.3871 | 0.3127 | 0.6429 |
| 15 | 0.9414 | 0.7936 | 0.6557 | 0.4695 | 0.4292 | 0.3467 | 0.7129 |
| 16 | 1.0395 | 0.8762 | 0.7240 | 0.5184 | 0.4739 | 0.3828 | 0.7871 |
| 17 | 1.1435 | 0.9639 | 0.7965 | 0.5703 | 0.5213 | 0.4212 | 0.8659 |
| 18 | 1.2539 | 1.0569 | 0.8733 | 0.6254 | 0.5716 | 0.4618 | 0.9495 |
| 19 | 1.3708 | 1.1555 | 0.9548 | 0.6837 | 0.6249 | 0.5049 | 1.0380 |
| 20 | 1.4947 | 1.2600 | 1.0411 | 0.7455 | 0.6814 | 0.5505 | 1.1319 |
| 21 | 1.6259 | 1.3706 | 1.1325 | 0.8109 | 0.7412 | 0.5988 | 1.2312 |
| 22 | 1.7648 | 1.4876 | 1.2292 | 0.8802 | 0.8045 | 0.6500 | 1.3364 |
| 23 | 1.9116 | 1.6114 | 1.3315 | 0.9534 | 0.8715 | 0.7041 | 1.4476 |
| 24 | 2.0668 | 1.7422 | 1.4395 | 1.0308 | 0.9422 | 0.7612 | 1.5650 |
| 25 | 2.2305 | 1.8802 | 1.5536 | 1.1125 | 1.0168 | 0.8215 | 1.6890 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0991 | 0.0836 | 0.0690 | 0.0494 | 0.0452 | 0.0365 | 0.0751 |
| 2 | 0.1641 | 0.1383 | 0.1143 | 0.0818 | 0.0748 | 0.0604 | 0.1243 |
| 3 | 0.2302 | 0.1941 | 0.1603 | 0.1148 | 0.1049 | 0.0848 | 0.1743 |
| 4 | 0.3020 | 0.2546 | 0.2103 | 0.1506 | 0.1377 | 0.1112 | 0.2287 |
| 5 | 0.3796 | 0.3200 | 0.2644 | 0.1893 | 0.1731 | 0.1398 | 0.2875 |
| 6 | 0.4633 | 0.3905 | 0.3227 | 0.2311 | 0.2112 | 0.1706 | 0.3508 |
| 7 | 0.5532 | 0.4663 | 0.3853 | 0.2759 | 0.2522 | 0.2037 | 0.4189 |
| 8 | 0.6495 | 0.5475 | 0.4524 | 0.3239 | 0.2961 | 0.2392 | 0.4918 |
| 9 | 0.7525 | 0.6343 | 0.5242 | 0.3753 | 0.3431 | 0.2772 | 0.5699 |
| 10 | 0.8626 | 0.7271 | 0.6008 | 0.4302 | 0.3932 | 0.3177 | 0.6532 |
| 11 | 0.9799 | 0.8260 | 0.6825 | 0.4887 | 0.4467 | 0.3609 | 0.7420 |
| 12 | 1.1048 | 0.9313 | 0.7695 | 0.5510 | 0.5037 | 0.4069 | 0.8366 |
| 13 | 1.2377 | 1.0433 | 0.8621 | 0.6173 | 0.5642 | 0.4559 | 0.9372 |
| 14 | 1.3790 | 1.1624 | 0.9605 | 0.6878 | 0.6286 | 0.5079 | 1.0442 |
| 15 | 1.5290 | 1.2889 | 1.0650 | 0.7626 | 0.6971 | 0.5631 | 1.1578 |
| 16 | 1.6883 | 1.4231 | 1.1759 | 0.8420 | 0.7697 | 0.6218 | 1.2785 |
| 17 | 1.8573 | 1.5656 | 1.2936 | 0.9263 | 0.8467 | 0.6840 | 1.4064 |
| 18 | 2.0365 | 1.7166 | 1.4185 | 1.0157 | 0.9284 | 0.7500 | 1.5421 |
| 19 | 2.2264 | 1.8768 | 1.5508 | 1.1104 | 1.0150 | 0.8200 | 1.6860 |
| 20 | 2.4277 | 2.0464 | 1.6909 | 1.2108 | 1.1067 | 0.8941 | 1.8384 |
| 21 | 2.6408 | 2.2260 | 1.8394 | 1.3171 | 1.2039 | 0.9726 | 1.9997 |
| 22 | 2.8663 | 2.4161 | 1.9964 | 1.4296 | 1.3067 | 1.0557 | 2.1705 |
| 23 | 3.1048 | 2.6172 | 2.1625 | 1.5485 | 1.4154 | 1.1435 | 2.3511 |
| 24 | 3.3568 | 2.8296 | 2.3380 | 1.6742 | 1.5303 | 1.2363 | 2.5419 |
| 25 | 3.6227 | 3.0537 | 2.5232 | 1.8068 | 1.6515 | 1.3342 | 2.7432 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **2%**

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0905 | 0.0763 | 0.0630 | 0.0451 | 0.0412 | 0.0333 | 0.0685 |
| 2 | 0.1498 | 0.1263 | 0.1043 | 0.0747 | 0.0683 | 0.0552 | 0.1134 |
| 3 | 0.2101 | 0.1771 | 0.1464 | 0.1048 | 0.0958 | 0.0774 | 0.1591 |
| 4 | 0.2757 | 0.2324 | 0.1920 | 0.1375 | 0.1257 | 0.1015 | 0.2087 |
| 5 | 0.3465 | 0.2921 | 0.2413 | 0.1728 | 0.1580 | 0.1276 | 0.2624 |
| 6 | 0.4229 | 0.3564 | 0.2945 | 0.2109 | 0.1928 | 0.1557 | 0.3202 |
| 7 | 0.5049 | 0.4256 | 0.3517 | 0.2518 | 0.2302 | 0.1860 | 0.3823 |
| 8 | 0.5928 | 0.4997 | 0.4129 | 0.2957 | 0.2703 | 0.2183 | 0.4489 |
| 9 | 0.6869 | 0.5790 | 0.4784 | 0.3426 | 0.3131 | 0.2530 | 0.5201 |
| 10 | 0.7873 | 0.6637 | 0.5484 | 0.3927 | 0.3589 | 0.2900 | 0.5962 |
| 11 | 0.8944 | 0.7539 | 0.6230 | 0.4461 | 0.4077 | 0.3294 | 0.6773 |
| 12 | 1.0084 | 0.8501 | 0.7024 | 0.5030 | 0.4597 | 0.3714 | 0.7636 |
| 13 | 1.1298 | 0.9523 | 0.7869 | 0.5635 | 0.5150 | 0.4161 | 0.8555 |
| 14 | 1.2587 | 1.0610 | 0.8767 | 0.6278 | 0.5738 | 0.4636 | 0.9531 |
| 15 | 1.3957 | 1.1765 | 0.9721 | 0.6961 | 0.6363 | 0.5140 | 1.0569 |
| 16 | 1.5410 | 1.2990 | 1.0734 | 0.7686 | 0.7025 | 0.5676 | 1.1669 |
| 17 | 1.6953 | 1.4290 | 1.1808 | 0.8455 | 0.7729 | 0.6244 | 1.2837 |
| 18 | 1.8589 | 1.5669 | 1.2947 | 0.9271 | 0.8474 | 0.6846 | 1.4076 |
| 19 | 2.0323 | 1.7131 | 1.4155 | 1.0136 | 0.9265 | 0.7485 | 1.5389 |
| 20 | 2.2159 | 1.8679 | 1.5434 | 1.1052 | 1.0102 | 0.8161 | 1.6780 |
| 21 | 2.4105 | 2.0319 | 1.6789 | 1.2022 | 1.0989 | 0.8878 | 1.8253 |
| 22 | 2.6163 | 2.2054 | 1.8223 | 1.3049 | 1.1927 | 0.9636 | 1.9812 |
| 23 | 2.8340 | 2.3889 | 1.9739 | 1.4135 | 1.2920 | 1.0438 | 2.1460 |
| 24 | 3.0640 | 2.5828 | 2.1341 | 1.5282 | 1.3968 | 1.1285 | 2.3202 |
| 25 | 3.3067 | 2.7873 | 2.3032 | 1.6492 | 1.5075 | 1.2179 | 2.5040 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0840 | 0.0708 | 0.0585 | 0.0419 | 0.0383 | 0.0309 | 0.0636 |
| 2 | 0.1390 | 0.1172 | 0.0968 | 0.0693 | 0.0634 | 0.0512 | 0.1053 |
| 3 | 0.1950 | 0.1644 | 0.1358 | 0.0973 | 0.0889 | 0.0718 | 0.1477 |
| 4 | 0.2559 | 0.2157 | 0.1782 | 0.1276 | 0.1166 | 0.0942 | 0.1937 |
| 5 | 0.3216 | 0.2711 | 0.2240 | 0.1604 | 0.1466 | 0.1185 | 0.2436 |
| 6 | 0.3925 | 0.3309 | 0.2734 | 0.1958 | 0.1789 | 0.1446 | 0.2972 |
| 7 | 0.4687 | 0.3950 | 0.3264 | 0.2337 | 0.2137 | 0.1726 | 0.3549 |
| 8 | 0.5503 | 0.4639 | 0.3833 | 0.2745 | 0.2509 | 0.2027 | 0.4167 |
| 9 | 0.6376 | 0.5374 | 0.4441 | 0.3180 | 0.2907 | 0.2348 | 0.4828 |
| 10 | 0.7308 | 0.6160 | 0.5090 | 0.3645 | 0.3332 | 0.2692 | 0.5534 |
| 11 | 0.8302 | 0.6998 | 0.5782 | 0.4141 | 0.3785 | 0.3058 | 0.6287 |
| 12 | 0.9360 | 0.7890 | 0.6520 | 0.4669 | 0.4267 | 0.3447 | 0.7088 |
| 13 | 1.0487 | 0.8839 | 0.7304 | 0.5230 | 0.4781 | 0.3862 | 0.7941 |
| 14 | 1.1683 | 0.9848 | 0.8138 | 0.5827 | 0.5326 | 0.4303 | 0.8847 |
| 15 | 1.2955 | 1.0920 | 0.9023 | 0.6461 | 0.5906 | 0.4771 | 0.9810 |
| 16 | 1.4304 | 1.2057 | 0.9963 | 0.7134 | 0.6521 | 0.5268 | 1.0832 |
| 17 | 1.5736 | 1.3264 | 1.0960 | 0.7848 | 0.7174 | 0.5796 | 1.1916 |
| 18 | 1.7254 | 1.4544 | 1.2018 | 0.8606 | 0.7866 | 0.6355 | 1.3066 |
| 19 | 1.8864 | 1.5901 | 1.3139 | 0.9408 | 0.8599 | 0.6947 | 1.4284 |
| 20 | 2.0569 | 1.7338 | 1.4326 | 1.0259 | 0.9377 | 0.7575 | 1.5575 |
| 21 | 2.2374 | 1.8860 | 1.5584 | 1.1159 | 1.0200 | 0.8240 | 1.6943 |
| 22 | 2.4285 | 2.0471 | 1.6915 | 1.2112 | 1.1071 | 0.8944 | 1.8389 |
| 23 | 2.6305 | 2.2174 | 1.8322 | 1.3120 | 1.1992 | 0.9688 | 1.9920 |
| 24 | 2.8440 | 2.3973 | 1.9809 | 1.4185 | 1.2965 | 1.0475 | 2.1536 |
| 25 | 3.0693 | 2.5872 | 2.1378 | 1.5308 | 1.3992 | 1.1304 | 2.3242 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0784 | 0.0661 | 0.0546 | 0.0391 | 0.0357 | 0.0289 | 0.0593 |
| 2 | 0.1297 | 0.1093 | 0.0903 | 0.0647 | 0.0591 | 0.0478 | 0.0982 |
| 3 | 0.1820 | 0.1534 | 0.1267 | 0.0908 | 0.0830 | 0.0670 | 0.1378 |
| 4 | 0.2387 | 0.2012 | 0.1663 | 0.1191 | 0.1088 | 0.0879 | 0.1808 |
| 5 | 0.3001 | 0.2530 | 0.2090 | 0.1497 | 0.1368 | 0.1105 | 0.2272 |
| 6 | 0.3662 | 0.3087 | 0.2551 | 0.1826 | 0.1669 | 0.1349 | 0.2773 |
| 7 | 0.4373 | 0.3686 | 0.3046 | 0.2181 | 0.1993 | 0.1610 | 0.3311 |
| 8 | 0.5134 | 0.4328 | 0.3576 | 0.2561 | 0.2341 | 0.1891 | 0.3888 |
| 9 | 0.5949 | 0.5014 | 0.4143 | 0.2967 | 0.2712 | 0.2191 | 0.4505 |
| 10 | 0.6819 | 0.5748 | 0.4749 | 0.3401 | 0.3108 | 0.2511 | 0.5163 |
| 11 | 0.7746 | 0.6529 | 0.5395 | 0.3863 | 0.3531 | 0.2853 | 0.5866 |
| 12 | 0.8733 | 0.7362 | 0.6083 | 0.4356 | 0.3981 | 0.3217 | 0.6613 |
| 13 | 0.9784 | 0.8247 | 0.6815 | 0.4880 | 0.4460 | 0.3603 | 0.7409 |
| 14 | 1.0901 | 0.9189 | 0.7593 | 0.5437 | 0.4969 | 0.4015 | 0.8255 |
| 15 | 1.2087 | 1.0188 | 0.8419 | 0.6028 | 0.5510 | 0.4452 | 0.9153 |
| 16 | 1.3346 | 1.1250 | 0.9296 | 0.6656 | 0.6084 | 0.4915 | 1.0106 |
| 17 | 1.4682 | 1.2376 | 1.0226 | 0.7323 | 0.6693 | 0.5407 | 1.1118 |
| 18 | 1.6098 | 1.3570 | 1.1213 | 0.8029 | 0.7339 | 0.5929 | 1.2190 |
| 19 | 1.7600 | 1.4836 | 1.2259 | 0.8778 | 0.8023 | 0.6482 | 1.3327 |
| 20 | 1.9191 | 1.6177 | 1.3367 | 0.9571 | 0.8749 | 0.7068 | 1.4532 |
| 21 | 2.0875 | 1.7597 | 1.4540 | 1.0412 | 0.9517 | 0.7688 | 1.5808 |
| 22 | 2.2658 | 1.9099 | 1.5782 | 1.1301 | 1.0329 | 0.8345 | 1.7158 |
| 23 | 2.4543 | 2.0689 | 1.7095 | 1.2241 | 1.1189 | 0.9039 | 1.8585 |
| 24 | 2.6535 | 2.2367 | 1.8482 | 1.3234 | 1.2097 | 0.9773 | 2.0093 |
| 25 | 2.8637 | 2.4139 | 1.9946 | 1.4283 | 1.3055 | 1.0547 | 2.1685 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0734 | 0.0619 | 0.0512 | 0.0366 | 0.0335 | 0.0270 | 0.0556 |
| 2 | 0.1216 | 0.1025 | 0.0847 | 0.0606 | 0.0554 | 0.0448 | 0.0921 |
| 3 | 0.1706 | 0.1438 | 0.1188 | 0.0851 | 0.0778 | 0.0628 | 0.1291 |
| 4 | 0.2237 | 0.1886 | 0.1558 | 0.1116 | 0.1020 | 0.0824 | 0.1694 |
| 5 | 0.2812 | 0.2371 | 0.1959 | 0.1403 | 0.1282 | 0.1036 | 0.2130 |
| 6 | 0.3432 | 0.2893 | 0.2391 | 0.1712 | 0.1565 | 0.1264 | 0.2599 |
| 7 | 0.4098 | 0.3454 | 0.2854 | 0.2044 | 0.1868 | 0.1509 | 0.3103 |
| 8 | 0.4812 | 0.4056 | 0.3352 | 0.2400 | 0.2194 | 0.1772 | 0.3644 |
| 9 | 0.5575 | 0.4700 | 0.3883 | 0.2781 | 0.2542 | 0.2053 | 0.4222 |
| 10 | 0.6390 | 0.5387 | 0.4451 | 0.3187 | 0.2913 | 0.2354 | 0.4839 |
| 11 | 0.7260 | 0.6119 | 0.5056 | 0.3621 | 0.3310 | 0.2674 | 0.5497 |
| 12 | 0.8185 | 0.6900 | 0.5701 | 0.4082 | 0.3731 | 0.3015 | 0.6198 |
| 13 | 0.9170 | 0.7730 | 0.6387 | 0.4573 | 0.4180 | 0.3377 | 0.6944 |
| 14 | 1.0216 | 0.8612 | 0.7116 | 0.5095 | 0.4657 | 0.3763 | 0.7736 |
| 15 | 1.1328 | 0.9549 | 0.7890 | 0.5650 | 0.5164 | 0.4172 | 0.8578 |
| 16 | 1.2508 | 1.0544 | 0.8712 | 0.6238 | 0.5702 | 0.4607 | 0.9472 |
| 17 | 1.3760 | 1.1599 | 0.9584 | 0.6863 | 0.6273 | 0.5068 | 1.0420 |
| 18 | 1.5088 | 1.2718 | 1.0509 | 0.7525 | 0.6878 | 0.5557 | 1.1425 |
| 19 | 1.6495 | 1.3904 | 1.1489 | 0.8227 | 0.7520 | 0.6075 | 1.2491 |
| 20 | 1.7986 | 1.5161 | 1.2528 | 0.8971 | 0.8199 | 0.6624 | 1.3620 |
| 21 | 1.9565 | 1.6492 | 1.3627 | 0.9758 | 0.8919 | 0.7206 | 1.4815 |
| 22 | 2.1236 | 1.7900 | 1.4791 | 1.0591 | 0.9681 | 0.7821 | 1.6081 |
| 23 | 2.3003 | 1.9390 | 1.6022 | 1.1473 | 1.0486 | 0.8472 | 1.7418 |
| 24 | 2.4869 | 2.0963 | 1.7322 | 1.2404 | 1.1337 | 0.9159 | 1.8832 |
| 25 | 2.6839 | 2.2624 | 1.8694 | 1.3386 | 1.2235 | 0.9885 | 2.0324 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0699 | 0.0589 | 0.0487 | 0.0349 | 0.0319 | 0.0258 | 0.0529 |
| 2 | 0.1157 | 0.0976 | 0.0806 | 0.0577 | 0.0528 | 0.0426 | 0.0876 |
| 3 | 0.1624 | 0.1369 | 0.1131 | 0.0810 | 0.0740 | 0.0598 | 0.1230 |
| 4 | 0.2130 | 0.1796 | 0.1484 | 0.1062 | 0.0971 | 0.0785 | 0.1613 |
| 5 | 0.2678 | 0.2257 | 0.1865 | 0.1335 | 0.1221 | 0.0986 | 0.2028 |
| 6 | 0.3268 | 0.2754 | 0.2276 | 0.1630 | 0.1490 | 0.1203 | 0.2474 |
| 7 | 0.3902 | 0.3289 | 0.2718 | 0.1946 | 0.1779 | 0.1437 | 0.2954 |
| 8 | 0.4581 | 0.3862 | 0.3191 | 0.2285 | 0.2088 | 0.1687 | 0.3469 |
| 9 | 0.5308 | 0.4474 | 0.3697 | 0.2647 | 0.2420 | 0.1955 | 0.4019 |
| 10 | 0.6084 | 0.5128 | 0.4238 | 0.3034 | 0.2774 | 0.2241 | 0.4607 |
| 11 | 0.6912 | 0.5826 | 0.4814 | 0.3447 | 0.3151 | 0.2546 | 0.5234 |
| 12 | 0.7793 | 0.6569 | 0.5428 | 0.3887 | 0.3553 | 0.2870 | 0.5901 |
| 13 | 0.8730 | 0.7359 | 0.6081 | 0.4354 | 0.3980 | 0.3215 | 0.6611 |
| 14 | 0.9727 | 0.8199 | 0.6775 | 0.4851 | 0.4434 | 0.3582 | 0.7365 |
| 15 | 1.0785 | 0.9091 | 0.7512 | 0.5379 | 0.4917 | 0.3972 | 0.8167 |
| 16 | 1.1908 | 1.0038 | 0.8294 | 0.5939 | 0.5429 | 0.4386 | 0.9017 |
| 17 | 1.3100 | 1.1043 | 0.9125 | 0.6534 | 0.5972 | 0.4825 | 0.9920 |
| 18 | 1.4364 | 1.2108 | 1.0005 | 0.7164 | 0.6548 | 0.5290 | 1.0877 |
| 19 | 1.5704 | 1.3238 | 1.0938 | 0.7832 | 0.7159 | 0.5784 | 1.1892 |
| 20 | 1.7124 | 1.4434 | 1.1927 | 0.8540 | 0.7806 | 0.6307 | 1.2967 |
| 21 | 1.8627 | 1.5701 | 1.2974 | 0.9290 | 0.8492 | 0.6860 | 1.4105 |
| 22 | 2.0217 | 1.7042 | 1.4082 | 1.0083 | 0.9217 | 0.7446 | 1.5309 |
| 23 | 2.1900 | 1.8460 | 1.5253 | 1.0922 | 0.9984 | 0.8066 | 1.6583 |
| 24 | 2.3677 | 1.9958 | 1.6491 | 1.1809 | 1.0794 | 0.8720 | 1.7929 |
| 25 | 2.5552 | 2.1539 | 1.7798 | 1.2744 | 1.1649 | 0.9411 | 1.9349 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0667 | 0.0562 | 0.0465 | 0.0333 | 0.0304 | 0.0246 | 0.0505 |
| 2 | 0.1104 | 0.0931 | 0.0769 | 0.0551 | 0.0504 | 0.0407 | 0.0836 |
| 3 | 0.1549 | 0.1306 | 0.1079 | 0.0773 | 0.0706 | 0.0571 | 0.1173 |
| 4 | 0.2033 | 0.1713 | 0.1416 | 0.1014 | 0.0927 | 0.0749 | 0.1539 |
| 5 | 0.2555 | 0.2154 | 0.1780 | 0.1274 | 0.1165 | 0.0941 | 0.1935 |
| 6 | 0.3118 | 0.2628 | 0.2172 | 0.1555 | 0.1421 | 0.1148 | 0.2361 |
| 7 | 0.3723 | 0.3138 | 0.2593 | 0.1857 | 0.1697 | 0.1371 | 0.2819 |
| 8 | 0.4372 | 0.3685 | 0.3045 | 0.2180 | 0.1993 | 0.1610 | 0.3310 |
| 9 | 0.5065 | 0.4270 | 0.3528 | 0.2526 | 0.2309 | 0.1865 | 0.3836 |
| 10 | 0.5806 | 0.4894 | 0.4044 | 0.2896 | 0.2647 | 0.2138 | 0.4396 |
| 11 | 0.6595 | 0.5559 | 0.4594 | 0.3289 | 0.3007 | 0.2429 | 0.4994 |
| 12 | 0.7436 | 0.6268 | 0.5179 | 0.3709 | 0.3390 | 0.2739 | 0.5631 |
| 13 | 0.8331 | 0.7022 | 0.5802 | 0.4155 | 0.3798 | 0.3068 | 0.6308 |
| 14 | 0.9282 | 0.7824 | 0.6465 | 0.4629 | 0.4231 | 0.3418 | 0.7028 |
| 15 | 1.0291 | 0.8675 | 0.7168 | 0.5133 | 0.4692 | 0.3790 | 0.7793 |
| 16 | 1.1363 | 0.9579 | 0.7915 | 0.5668 | 0.5180 | 0.4185 | 0.8605 |
| 17 | 1.2501 | 1.0537 | 0.8707 | 0.6235 | 0.5699 | 0.4604 | 0.9466 |
| 18 | 1.3707 | 1.1554 | 0.9547 | 0.6836 | 0.6249 | 0.5048 | 1.0380 |
| 19 | 1.4986 | 1.2632 | 1.0438 | 0.7474 | 0.6832 | 0.5519 | 1.1348 |
| 20 | 1.6340 | 1.3774 | 1.1381 | 0.8150 | 0.7449 | 0.6018 | 1.2373 |
| 21 | 1.7774 | 1.4983 | 1.2380 | 0.8865 | 0.8103 | 0.6546 | 1.3460 |
| 22 | 1.9292 | 1.6262 | 1.3437 | 0.9622 | 0.8795 | 0.7105 | 1.4609 |
| 23 | 2.0898 | 1.7615 | 1.4555 | 1.0423 | 0.9527 | 0.7697 | 1.5824 |
| 24 | 2.2593 | 1.9045 | 1.5737 | 1.1268 | 1.0300 | 0.8321 | 1.7109 |
| 25 | 2.4383 | 2.0553 | 1.6983 | 1.2161 | 1.1116 | 0.8980 | 1.8464 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0638 | 0.0538 | 0.0444 | 0.0318 | 0.0291 | 0.0235 | 0.0483 |
| 2 | 0.1056 | 0.0890 | 0.0736 | 0.0527 | 0.0481 | 0.0389 | 0.0800 |
| 3 | 0.1482 | 0.1249 | 0.1032 | 0.0739 | 0.0675 | 0.0546 | 0.1122 |
| 4 | 0.1944 | 0.1638 | 0.1354 | 0.0969 | 0.0886 | 0.0716 | 0.1472 |
| 5 | 0.2443 | 0.2060 | 0.1702 | 0.1219 | 0.1114 | 0.0900 | 0.1850 |
| 6 | 0.2982 | 0.2513 | 0.2077 | 0.1487 | 0.1359 | 0.1098 | 0.2258 |
| 7 | 0.3560 | 0.3001 | 0.2480 | 0.1776 | 0.1623 | 0.1311 | 0.2696 |
| 8 | 0.4180 | 0.3524 | 0.2912 | 0.2085 | 0.1906 | 0.1540 | 0.3165 |
| 9 | 0.4843 | 0.4083 | 0.3374 | 0.2416 | 0.2208 | 0.1784 | 0.3668 |
| 10 | 0.5552 | 0.4680 | 0.3867 | 0.2769 | 0.2531 | 0.2045 | 0.4204 |
| 11 | 0.6307 | 0.5316 | 0.4393 | 0.3145 | 0.2875 | 0.2323 | 0.4776 |
| 12 | 0.7111 | 0.5994 | 0.4953 | 0.3547 | 0.3242 | 0.2619 | 0.5385 |
| 13 | 0.7966 | 0.6715 | 0.5549 | 0.3973 | 0.3632 | 0.2934 | 0.6032 |
| 14 | 0.8875 | 0.7481 | 0.6182 | 0.4427 | 0.4046 | 0.3269 | 0.6721 |
| 15 | 0.9841 | 0.8295 | 0.6854 | 0.4908 | 0.4486 | 0.3625 | 0.7452 |
| 16 | 1.0866 | 0.9160 | 0.7569 | 0.5420 | 0.4954 | 0.4002 | 0.8228 |
| 17 | 1.1954 | 1.0076 | 0.8326 | 0.5962 | 0.5450 | 0.4403 | 0.9052 |
| 18 | 1.3107 | 1.1049 | 0.9129 | 0.6537 | 0.5975 | 0.4827 | 0.9925 |
| 19 | 1.4330 | 1.2079 | 0.9981 | 0.7147 | 0.6533 | 0.5278 | 1.0851 |
| 20 | 1.5625 | 1.3171 | 1.0883 | 0.7793 | 0.7123 | 0.5755 | 1.1832 |
| 21 | 1.6997 | 1.4327 | 1.1838 | 0.8477 | 0.7748 | 0.6260 | 1.2871 |
| 22 | 1.8448 | 1.5551 | 1.2849 | 0.9201 | 0.8410 | 0.6795 | 1.3970 |
| 23 | 1.9983 | 1.6845 | 1.3919 | 0.9967 | 0.9110 | 0.7360 | 1.5132 |
| 24 | 2.1605 | 1.8212 | 1.5048 | 1.0775 | 0.9849 | 0.7957 | 1.6360 |
| 25 | 2.3316 | 1.9654 | 1.6240 | 1.1629 | 1.0629 | 0.8587 | 1.7656 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0611 | 0.0515 | 0.0426 | 0.0305 | 0.0279 | 0.0225 | 0.0463 |
| 2 | 0.1012 | 0.0853 | 0.0705 | 0.0505 | 0.0461 | 0.0373 | 0.0766 |
| 3 | 0.1420 | 0.1197 | 0.0989 | 0.0708 | 0.0647 | 0.0523 | 0.1075 |
| 4 | 0.1862 | 0.1570 | 0.1297 | 0.0929 | 0.0849 | 0.0686 | 0.1410 |
| 5 | 0.2341 | 0.1973 | 0.1630 | 0.1168 | 0.1067 | 0.0862 | 0.1773 |
| 6 | 0.2857 | 0.2408 | 0.1990 | 0.1425 | 0.1302 | 0.1052 | 0.2163 |
| 7 | 0.3411 | 0.2875 | 0.2376 | 0.1701 | 0.1555 | 0.1256 | 0.2583 |
| 8 | 0.4005 | 0.3376 | 0.2790 | 0.1998 | 0.1826 | 0.1475 | 0.3033 |
| 9 | 0.4640 | 0.3912 | 0.3232 | 0.2314 | 0.2115 | 0.1709 | 0.3514 |
| 10 | 0.5319 | 0.4484 | 0.3705 | 0.2653 | 0.2425 | 0.1959 | 0.4028 |
| 11 | 0.6042 | 0.5093 | 0.4209 | 0.3014 | 0.2755 | 0.2225 | 0.4576 |
| 12 | 0.6813 | 0.5743 | 0.4745 | 0.3398 | 0.3106 | 0.2509 | 0.5159 |
| 13 | 0.7632 | 0.6434 | 0.5316 | 0.3807 | 0.3479 | 0.2811 | 0.5779 |
| 14 | 0.8503 | 0.7168 | 0.5923 | 0.4241 | 0.3877 | 0.3132 | 0.6439 |
| 15 | 0.9429 | 0.7948 | 0.6567 | 0.4703 | 0.4298 | 0.3473 | 0.7140 |
| 16 | 1.0411 | 0.8776 | 0.7251 | 0.5192 | 0.4746 | 0.3834 | 0.7883 |
| 17 | 1.1453 | 0.9654 | 0.7977 | 0.5712 | 0.5221 | 0.4218 | 0.8673 |
| 18 | 1.2558 | 1.0586 | 0.8747 | 0.6263 | 0.5725 | 0.4625 | 0.9509 |
| 19 | 1.3729 | 1.1573 | 0.9563 | 0.6847 | 0.6259 | 0.5056 | 1.0396 |
| 20 | 1.4970 | 1.2619 | 1.0427 | 0.7466 | 0.6825 | 0.5514 | 1.1336 |
| 21 | 1.6284 | 1.3727 | 1.1342 | 0.8122 | 0.7424 | 0.5998 | 1.2331 |
| 22 | 1.7675 | 1.4899 | 1.2311 | 0.8815 | 0.8058 | 0.6510 | 1.3384 |
| 23 | 1.9145 | 1.6138 | 1.3335 | 0.9549 | 0.8728 | 0.7051 | 1.4498 |
| 24 | 2.0699 | 1.7448 | 1.4417 | 1.0324 | 0.9436 | 0.7624 | 1.5674 |
| 25 | 2.2339 | 1.8830 | 1.5559 | 1.1142 | 1.0184 | 0.8227 | 1.6916 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0587 | 0.0495 | 0.0409 | 0.0293 | 0.0267 | 0.0216 | 0.0444 |
| 2 | 0.0971 | 0.0819 | 0.0676 | 0.0484 | 0.0443 | 0.0358 | 0.0735 |
| 3 | 0.1362 | 0.1148 | 0.0949 | 0.0680 | 0.0621 | 0.0502 | 0.1032 |
| 4 | 0.1787 | 0.1507 | 0.1245 | 0.0891 | 0.0815 | 0.0658 | 0.1353 |
| 5 | 0.2247 | 0.1894 | 0.1565 | 0.1121 | 0.1024 | 0.0827 | 0.1701 |
| 6 | 0.2742 | 0.2311 | 0.1910 | 0.1367 | 0.1250 | 0.1010 | 0.2076 |
| 7 | 0.3274 | 0.2760 | 0.2280 | 0.1633 | 0.1492 | 0.1206 | 0.2479 |
| 8 | 0.3844 | 0.3240 | 0.2677 | 0.1917 | 0.1752 | 0.1416 | 0.2911 |
| 9 | 0.4454 | 0.3754 | 0.3102 | 0.2221 | 0.2030 | 0.1640 | 0.3373 |
| 10 | 0.5105 | 0.4303 | 0.3556 | 0.2546 | 0.2327 | 0.1880 | 0.3866 |
| 11 | 0.5799 | 0.4888 | 0.4039 | 0.2892 | 0.2644 | 0.2136 | 0.4391 |
| 12 | 0.6539 | 0.5512 | 0.4554 | 0.3261 | 0.2981 | 0.2408 | 0.4951 |
| 13 | 0.7325 | 0.6175 | 0.5102 | 0.3653 | 0.3339 | 0.2698 | 0.5547 |
| 14 | 0.8161 | 0.6879 | 0.5684 | 0.4070 | 0.3721 | 0.3006 | 0.6180 |
| 15 | 0.9049 | 0.7628 | 0.6303 | 0.4513 | 0.4125 | 0.3333 | 0.6852 |
| 16 | 0.9992 | 0.8423 | 0.6960 | 0.4983 | 0.4555 | 0.3680 | 0.7566 |
| 17 | 1.0992 | 0.9266 | 0.7656 | 0.5482 | 0.5011 | 0.4048 | 0.8324 |
| 18 | 1.2053 | 1.0160 | 0.8395 | 0.6011 | 0.5495 | 0.4439 | 0.9127 |
| 19 | 1.3177 | 1.1107 | 0.9178 | 0.6572 | 0.6007 | 0.4853 | 0.9978 |
| 20 | 1.4368 | 1.2111 | 1.0007 | 0.7166 | 0.6550 | 0.5292 | 1.0880 |
| 21 | 1.5629 | 1.3174 | 1.0886 | 0.7795 | 0.7125 | 0.5756 | 1.1835 |
| 22 | 1.6964 | 1.4299 | 1.1816 | 0.8461 | 0.7733 | 0.6248 | 1.2846 |
| 23 | 1.8375 | 1.5489 | 1.2799 | 0.9165 | 0.8377 | 0.6768 | 1.3914 |
| 24 | 1.9866 | 1.6746 | 1.3837 | 0.9908 | 0.9057 | 0.7317 | 1.5044 |
| 25 | 2.1440 | 1.8073 | 1.4933 | 1.0693 | 0.9774 | 0.7896 | 1.6235 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0505 | 0.0425 | 0.0351 | 0.0252 | 0.0230 | 0.0186 | 0.0382 |
| 2 | 0.0835 | 0.0704 | 0.0582 | 0.0417 | 0.0381 | 0.0308 | 0.0633 |
| 3 | 0.1172 | 0.0988 | 0.0816 | 0.0584 | 0.0534 | 0.0432 | 0.0887 |
| 4 | 0.1537 | 0.1296 | 0.1071 | 0.0767 | 0.0701 | 0.0566 | 0.1164 |
| 5 | 0.1932 | 0.1629 | 0.1346 | 0.0964 | 0.0881 | 0.0712 | 0.1463 |
| 6 | 0.2358 | 0.1988 | 0.1643 | 0.1176 | 0.1075 | 0.0869 | 0.1786 |
| 7 | 0.2816 | 0.2373 | 0.1961 | 0.1404 | 0.1284 | 0.1037 | 0.2132 |
| 8 | 0.3306 | 0.2787 | 0.2303 | 0.1649 | 0.1507 | 0.1218 | 0.2504 |
| 9 | 0.3831 | 0.3229 | 0.2668 | 0.1911 | 0.1746 | 0.1411 | 0.2901 |
| 10 | 0.4391 | 0.3701 | 0.3058 | 0.2190 | 0.2002 | 0.1617 | 0.3325 |
| 11 | 0.4988 | 0.4205 | 0.3474 | 0.2488 | 0.2274 | 0.1837 | 0.3777 |
| 12 | 0.5624 | 0.4741 | 0.3917 | 0.2805 | 0.2564 | 0.2071 | 0.4259 |
| 13 | 0.6300 | 0.5311 | 0.4388 | 0.3142 | 0.2872 | 0.2320 | 0.4771 |
| 14 | 0.7019 | 0.5917 | 0.4889 | 0.3501 | 0.3200 | 0.2585 | 0.5315 |
| 15 | 0.7783 | 0.6561 | 0.5421 | 0.3882 | 0.3548 | 0.2867 | 0.5894 |
| 16 | 0.8594 | 0.7244 | 0.5986 | 0.4286 | 0.3918 | 0.3165 | 0.6508 |
| 17 | 0.9454 | 0.7969 | 0.6585 | 0.4715 | 0.4310 | 0.3482 | 0.7159 |
| 18 | 1.0366 | 0.8738 | 0.7220 | 0.5170 | 0.4726 | 0.3818 | 0.7850 |
| 19 | 1.1333 | 0.9553 | 0.7894 | 0.5653 | 0.5167 | 0.4174 | 0.8582 |
| 20 | 1.2358 | 1.0417 | 0.8607 | 0.6163 | 0.5634 | 0.4551 | 0.9358 |
| 21 | 1.3443 | 1.1331 | 0.9363 | 0.6704 | 0.6128 | 0.4951 | 1.0179 |
| 22 | 1.4591 | 1.2299 | 1.0163 | 0.7277 | 0.6652 | 0.5374 | 1.1049 |
| 23 | 1.5804 | 1.3322 | 1.1008 | 0.7883 | 0.7205 | 0.5821 | 1.1968 |
| 24 | 1.7087 | 1.4403 | 1.1901 | 0.8522 | 0.7790 | 0.6293 | 1.2939 |
| 25 | 1.8441 | 1.5544 | 1.2844 | 0.9197 | 0.8407 | 0.6792 | 1.3964 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0934 | 0.0787 | 0.0651 | 0.0466 | 0.0426 | 0.0344 | 0.0707 |
| 2 | 0.1546 | 0.1303 | 0.1077 | 0.0771 | 0.0705 | 0.0570 | 0.1171 |
| 3 | 0.2169 | 0.1829 | 0.1511 | 0.1082 | 0.0989 | 0.0799 | 0.1643 |
| 4 | 0.2846 | 0.2399 | 0.1982 | 0.1419 | 0.1297 | 0.1048 | 0.2155 |
| 5 | 0.3577 | 0.3016 | 0.2492 | 0.1784 | 0.1631 | 0.1318 | 0.2709 |
| 6 | 0.4366 | 0.3680 | 0.3041 | 0.2177 | 0.1990 | 0.1608 | 0.3306 |
| 7 | 0.5213 | 0.4394 | 0.3631 | 0.2600 | 0.2376 | 0.1920 | 0.3947 |
| 8 | 0.6121 | 0.5159 | 0.4263 | 0.3053 | 0.2790 | 0.2254 | 0.4635 |
| 9 | 0.7092 | 0.5978 | 0.4939 | 0.3537 | 0.3233 | 0.2612 | 0.5370 |
| 10 | 0.8129 | 0.6852 | 0.5662 | 0.4054 | 0.3706 | 0.2994 | 0.6155 |
| 11 | 0.9234 | 0.7784 | 0.6432 | 0.4605 | 0.4210 | 0.3401 | 0.6992 |
| 12 | 1.0411 | 0.8776 | 0.7252 | 0.5193 | 0.4746 | 0.3835 | 0.7884 |
| 13 | 1.1664 | 0.9832 | 0.8124 | 0.5817 | 0.5317 | 0.4296 | 0.8832 |
| 14 | 1.2995 | 1.0954 | 0.9051 | 0.6481 | 0.5924 | 0.4786 | 0.9840 |
| 15 | 1.4409 | 1.2146 | 1.0036 | 0.7186 | 0.6569 | 0.5307 | 1.0911 |
| 16 | 1.5910 | 1.3411 | 1.1081 | 0.7935 | 0.7253 | 0.5860 | 1.2048 |
| 17 | 1.7502 | 1.4753 | 1.2191 | 0.8729 | 0.7979 | 0.6446 | 1.3254 |
| 18 | 1.9191 | 1.6177 | 1.3367 | 0.9572 | 0.8749 | 0.7068 | 1.4532 |
| 19 | 2.0981 | 1.7686 | 1.4614 | 1.0464 | 0.9565 | 0.7727 | 1.5888 |
| 20 | 2.2878 | 1.9284 | 1.5935 | 1.1410 | 1.0429 | 0.8426 | 1.7324 |
| 21 | 2.4886 | 2.0977 | 1.7333 | 1.2412 | 1.1345 | 0.9166 | 1.8845 |
| 22 | 2.7011 | 2.2769 | 1.8814 | 1.3472 | 1.2314 | 0.9948 | 2.0454 |
| 23 | 2.9258 | 2.4663 | 2.0379 | 1.4593 | 1.3338 | 1.0776 | 2.2156 |
| 24 | 3.1633 | 2.6665 | 2.2033 | 1.5777 | 1.4421 | 1.1650 | 2.3954 |
| 25 | 3.4139 | 2.8777 | 2.3778 | 1.7027 | 1.5563 | 1.2573 | 2.5851 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0783 | 0.0660 | 0.0546 | 0.0391 | 0.0357 | 0.0289 | 0.0593 |
| 2 | 0.1297 | 0.1093 | 0.0903 | 0.0647 | 0.0591 | 0.0478 | 0.0982 |
| 3 | 0.1819 | 0.1534 | 0.1267 | 0.0907 | 0.0829 | 0.0670 | 0.1378 |
| 4 | 0.2387 | 0.2012 | 0.1662 | 0.1190 | 0.1088 | 0.0879 | 0.1807 |
| 5 | 0.3000 | 0.2529 | 0.2090 | 0.1496 | 0.1368 | 0.1105 | 0.2272 |
| 6 | 0.3661 | 0.3086 | 0.2550 | 0.1826 | 0.1669 | 0.1348 | 0.2772 |
| 7 | 0.4372 | 0.3685 | 0.3045 | 0.2180 | 0.1993 | 0.1610 | 0.3310 |
| 8 | 0.5133 | 0.4327 | 0.3575 | 0.2560 | 0.2340 | 0.1890 | 0.3887 |
| 9 | 0.5947 | 0.5013 | 0.4142 | 0.2966 | 0.2711 | 0.2190 | 0.4504 |
| 10 | 0.6817 | 0.5746 | 0.4748 | 0.3400 | 0.3108 | 0.2511 | 0.5162 |
| 11 | 0.7744 | 0.6528 | 0.5394 | 0.3862 | 0.3530 | 0.2852 | 0.5864 |
| 12 | 0.8731 | 0.7360 | 0.6081 | 0.4355 | 0.3980 | 0.3216 | 0.6612 |
| 13 | 0.9782 | 0.8245 | 0.6813 | 0.4879 | 0.4459 | 0.3603 | 0.7407 |
| 14 | 1.0898 | 0.9186 | 0.7591 | 0.5435 | 0.4968 | 0.4014 | 0.8252 |
| 15 | 1.2084 | 1.0186 | 0.8417 | 0.6027 | 0.5509 | 0.4451 | 0.9150 |
| 16 | 1.3343 | 1.1247 | 0.9293 | 0.6655 | 0.6083 | 0.4914 | 1.0104 |
| 17 | 1.4678 | 1.2373 | 1.0224 | 0.7321 | 0.6691 | 0.5406 | 1.1115 |
| 18 | 1.6094 | 1.3567 | 1.1210 | 0.8027 | 0.7337 | 0.5928 | 1.2187 |
| 19 | 1.7596 | 1.4832 | 1.2256 | 0.8776 | 0.8021 | 0.6480 | 1.3324 |
| 20 | 1.9186 | 1.6173 | 1.3363 | 0.9569 | 0.8747 | 0.7066 | 1.4528 |
| 21 | 2.0870 | 1.7592 | 1.4536 | 1.0409 | 0.9514 | 0.7687 | 1.5804 |
| 22 | 2.2652 | 1.9095 | 1.5778 | 1.1298 | 1.0327 | 0.8343 | 1.7153 |
| 23 | 2.4537 | 2.0683 | 1.7091 | 1.2238 | 1.1186 | 0.9037 | 1.8581 |
| 24 | 2.6528 | 2.2362 | 1.8477 | 1.3231 | 1.2094 | 0.9770 | 2.0088 |
| 25 | 2.8630 | 2.4133 | 1.9941 | 1.4279 | 1.3052 | 1.0544 | 2.1680 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0691 | 0.0582 | 0.0481 | 0.0344 | 0.0315 | 0.0254 | 0.0523 |
| 2 | 0.1143 | 0.0964 | 0.0796 | 0.0570 | 0.0521 | 0.0421 | 0.0866 |
| 3 | 0.1604 | 0.1352 | 0.1117 | 0.0800 | 0.0731 | 0.0591 | 0.1214 |
| 4 | 0.2104 | 0.1773 | 0.1465 | 0.1049 | 0.0959 | 0.0775 | 0.1593 |
| 5 | 0.2645 | 0.2229 | 0.1842 | 0.1319 | 0.1206 | 0.0974 | 0.2003 |
| 6 | 0.3227 | 0.2720 | 0.2248 | 0.1610 | 0.1471 | 0.1189 | 0.2444 |
| 7 | 0.3853 | 0.3248 | 0.2684 | 0.1922 | 0.1757 | 0.1419 | 0.2918 |
| 8 | 0.4525 | 0.3814 | 0.3151 | 0.2257 | 0.2063 | 0.1666 | 0.3426 |
| 9 | 0.5242 | 0.4419 | 0.3651 | 0.2615 | 0.2390 | 0.1931 | 0.3970 |
| 10 | 0.6009 | 0.5065 | 0.4185 | 0.2997 | 0.2739 | 0.2213 | 0.4550 |
| 11 | 0.6826 | 0.5754 | 0.4755 | 0.3405 | 0.3112 | 0.2514 | 0.5169 |
| 12 | 0.7697 | 0.6488 | 0.5361 | 0.3839 | 0.3509 | 0.2835 | 0.5828 |
| 13 | 0.8622 | 0.7268 | 0.6006 | 0.4300 | 0.3931 | 0.3176 | 0.6529 |
| 14 | 0.9606 | 0.8098 | 0.6691 | 0.4791 | 0.4379 | 0.3538 | 0.7274 |
| 15 | 1.0652 | 0.8979 | 0.7419 | 0.5313 | 0.4856 | 0.3923 | 0.8066 |
| 16 | 1.1761 | 0.9914 | 0.8192 | 0.5866 | 0.5362 | 0.4332 | 0.8906 |
| 17 | 1.2939 | 1.0906 | 0.9012 | 0.6453 | 0.5898 | 0.4765 | 0.9798 |
| 18 | 1.4187 | 1.1959 | 0.9881 | 0.7076 | 0.6468 | 0.5225 | 1.0743 |
| 19 | 1.5510 | 1.3074 | 1.0803 | 0.7736 | 0.7071 | 0.5712 | 1.1745 |
| 20 | 1.6912 | 1.4256 | 1.1780 | 0.8435 | 0.7710 | 0.6229 | 1.2807 |
| 21 | 1.8397 | 1.5507 | 1.2814 | 0.9175 | 0.8387 | 0.6776 | 1.3931 |
| 22 | 1.9968 | 1.6832 | 1.3908 | 0.9959 | 0.9103 | 0.7354 | 1.5120 |
| 23 | 2.1629 | 1.8232 | 1.5065 | 1.0788 | 0.9860 | 0.7966 | 1.6379 |
| 24 | 2.3384 | 1.9712 | 1.6288 | 1.1663 | 1.0661 | 0.8613 | 1.7708 |
| 25 | 2.5237 | 2.1273 | 1.7578 | 1.2587 | 1.1505 | 0.9295 | 1.9110 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0576 | 0.0486 | 0.0401 | 0.0287 | 0.0263 | 0.0212 | 0.0436 |
| 2 | 0.0954 | 0.0804 | 0.0665 | 0.0476 | 0.0435 | 0.0351 | 0.0723 |
| 3 | 0.1339 | 0.1128 | 0.0932 | 0.0668 | 0.0610 | 0.0493 | 0.1014 |
| 4 | 0.1756 | 0.1480 | 0.1223 | 0.0876 | 0.0801 | 0.0647 | 0.1330 |
| 5 | 0.2207 | 0.1861 | 0.1538 | 0.1101 | 0.1006 | 0.0813 | 0.1672 |
| 6 | 0.2694 | 0.2271 | 0.1876 | 0.1344 | 0.1228 | 0.0992 | 0.2040 |
| 7 | 0.3217 | 0.2711 | 0.2240 | 0.1604 | 0.1466 | 0.1185 | 0.2436 |
| 8 | 0.3777 | 0.3184 | 0.2631 | 0.1884 | 0.1722 | 0.1391 | 0.2860 |
| 9 | 0.4376 | 0.3689 | 0.3048 | 0.2183 | 0.1995 | 0.1612 | 0.3314 |
| 10 | 0.5016 | 0.4228 | 0.3494 | 0.2502 | 0.2287 | 0.1847 | 0.3798 |
| 11 | 0.5698 | 0.4803 | 0.3969 | 0.2842 | 0.2598 | 0.2099 | 0.4315 |
| 12 | 0.6424 | 0.5415 | 0.4475 | 0.3204 | 0.2929 | 0.2366 | 0.4865 |
| 13 | 0.7197 | 0.6067 | 0.5013 | 0.3590 | 0.3281 | 0.2651 | 0.5450 |
| 14 | 0.8019 | 0.6759 | 0.5585 | 0.3999 | 0.3656 | 0.2953 | 0.6072 |
| 15 | 0.8891 | 0.7495 | 0.6193 | 0.4435 | 0.4053 | 0.3275 | 0.6733 |
| 16 | 0.9817 | 0.8276 | 0.6838 | 0.4896 | 0.4476 | 0.3616 | 0.7434 |
| 17 | 1.0800 | 0.9104 | 0.7522 | 0.5387 | 0.4924 | 0.3978 | 0.8178 |
| 18 | 1.1842 | 0.9982 | 0.8248 | 0.5906 | 0.5399 | 0.4362 | 0.8967 |
| 19 | 1.2947 | 1.0913 | 0.9018 | 0.6457 | 0.5902 | 0.4768 | 0.9804 |
| 20 | 1.4117 | 1.1900 | 0.9833 | 0.7041 | 0.6436 | 0.5199 | 1.0690 |
| 21 | 1.5356 | 1.2944 | 1.0696 | 0.7659 | 0.7001 | 0.5656 | 1.1628 |
| 22 | 1.6668 | 1.4050 | 1.1609 | 0.8313 | 0.7598 | 0.6139 | 1.2621 |
| 23 | 1.8054 | 1.5219 | 1.2575 | 0.9005 | 0.8231 | 0.6649 | 1.3672 |
| 24 | 1.9520 | 1.6454 | 1.3596 | 0.9735 | 0.8899 | 0.7189 | 1.4781 |
| 25 | 2.1066 | 1.7757 | 1.4673 | 1.0507 | 0.9603 | 0.7759 | 1.5952 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0509 | 0.0429 | 0.0354 | 0.0254 | 0.0232 | 0.0187 | 0.0385 |
| 2 | 0.0842 | 0.0710 | 0.0586 | 0.0420 | 0.0384 | 0.0310 | 0.0638 |
| 3 | 0.1181 | 0.0996 | 0.0823 | 0.0589 | 0.0538 | 0.0435 | 0.0894 |
| 4 | 0.1549 | 0.1306 | 0.1079 | 0.0773 | 0.0706 | 0.0571 | 0.1173 |
| 5 | 0.1948 | 0.1642 | 0.1357 | 0.0971 | 0.0888 | 0.0717 | 0.1475 |
| 6 | 0.2377 | 0.2004 | 0.1656 | 0.1186 | 0.1084 | 0.0875 | 0.1800 |
| 7 | 0.2838 | 0.2392 | 0.1977 | 0.1416 | 0.1294 | 0.1045 | 0.2149 |
| 8 | 0.3332 | 0.2809 | 0.2321 | 0.1662 | 0.1519 | 0.1227 | 0.2523 |
| 9 | 0.3861 | 0.3255 | 0.2689 | 0.1926 | 0.1760 | 0.1422 | 0.2924 |
| 10 | 0.4426 | 0.3731 | 0.3083 | 0.2207 | 0.2018 | 0.1630 | 0.3351 |
| 11 | 0.5028 | 0.4238 | 0.3502 | 0.2508 | 0.2292 | 0.1852 | 0.3807 |
| 12 | 0.5669 | 0.4778 | 0.3948 | 0.2827 | 0.2584 | 0.2088 | 0.4293 |
| 13 | 0.6351 | 0.5353 | 0.4423 | 0.3167 | 0.2895 | 0.2339 | 0.4809 |
| 14 | 0.7075 | 0.5964 | 0.4928 | 0.3529 | 0.3225 | 0.2606 | 0.5358 |
| 15 | 0.7845 | 0.6613 | 0.5464 | 0.3913 | 0.3576 | 0.2889 | 0.5941 |
| 16 | 0.8662 | 0.7302 | 0.6033 | 0.4320 | 0.3949 | 0.3190 | 0.6560 |
| 17 | 0.9529 | 0.8033 | 0.6637 | 0.4753 | 0.4344 | 0.3510 | 0.7216 |
| 18 | 1.0449 | 0.8808 | 0.7278 | 0.5211 | 0.4763 | 0.3848 | 0.7912 |
| 19 | 1.1424 | 0.9629 | 0.7957 | 0.5697 | 0.5208 | 0.4207 | 0.8650 |
| 20 | 1.2456 | 1.0500 | 0.8676 | 0.6212 | 0.5678 | 0.4588 | 0.9432 |
| 21 | 1.3550 | 1.1421 | 0.9437 | 0.6758 | 0.6177 | 0.4990 | 1.0260 |
| 22 | 1.4707 | 1.2397 | 1.0243 | 0.7335 | 0.6704 | 0.5416 | 1.1136 |
| 23 | 1.5930 | 1.3428 | 1.1096 | 0.7945 | 0.7262 | 0.5867 | 1.2063 |
| 24 | 1.7223 | 1.4518 | 1.1996 | 0.8590 | 0.7852 | 0.6343 | 1.3042 |
| 25 | 1.8587 | 1.5668 | 1.2946 | 0.9270 | 0.8474 | 0.6846 | 1.4075 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0826 | 0.0696 | 0.0575 | 0.0412 | 0.0377 | 0.0304 | 0.0626 |
| 2 | 0.1367 | 0.1153 | 0.0952 | 0.0682 | 0.0623 | 0.0504 | 0.1035 |
| 3 | 0.1918 | 0.1617 | 0.1336 | 0.0957 | 0.0875 | 0.0707 | 0.1453 |
| 4 | 0.2517 | 0.2121 | 0.1753 | 0.1255 | 0.1147 | 0.0927 | 0.1906 |
| 5 | 0.3163 | 0.2667 | 0.2203 | 0.1578 | 0.1442 | 0.1165 | 0.2396 |
| 6 | 0.3861 | 0.3254 | 0.2689 | 0.1925 | 0.1760 | 0.1422 | 0.2923 |
| 7 | 0.4610 | 0.3886 | 0.3211 | 0.2299 | 0.2101 | 0.1698 | 0.3491 |
| 8 | 0.5412 | 0.4562 | 0.3770 | 0.2699 | 0.2467 | 0.1993 | 0.4099 |
| 9 | 0.6271 | 0.5286 | 0.4368 | 0.3128 | 0.2859 | 0.2310 | 0.4749 |
| 10 | 0.7188 | 0.6059 | 0.5007 | 0.3585 | 0.3277 | 0.2647 | 0.5443 |
| 11 | 0.8166 | 0.6883 | 0.5688 | 0.4073 | 0.3723 | 0.3007 | 0.6183 |
| 12 | 0.9207 | 0.7761 | 0.6413 | 0.4592 | 0.4197 | 0.3391 | 0.6972 |
| 13 | 1.0314 | 0.8694 | 0.7184 | 0.5144 | 0.4702 | 0.3799 | 0.7810 |
| 14 | 1.1492 | 0.9687 | 0.8004 | 0.5731 | 0.5239 | 0.4232 | 0.8702 |
| 15 | 1.2742 | 1.0741 | 0.8875 | 0.6355 | 0.5809 | 0.4693 | 0.9649 |
| 16 | 1.4069 | 1.1859 | 0.9799 | 0.7017 | 0.6414 | 0.5182 | 1.0654 |
| 17 | 1.5477 | 1.3047 | 1.0780 | 0.7719 | 0.7056 | 0.5700 | 1.1720 |
| 18 | 1.6971 | 1.4305 | 1.1820 | 0.8464 | 0.7737 | 0.6250 | 1.2851 |
| 19 | 1.8554 | 1.5640 | 1.2923 | 0.9254 | 0.8458 | 0.6833 | 1.4050 |
| 20 | 2.0231 | 1.7053 | 1.4091 | 1.0090 | 0.9223 | 0.7451 | 1.5320 |
| 21 | 2.2007 | 1.8550 | 1.5328 | 1.0976 | 1.0032 | 0.8105 | 1.6664 |
| 22 | 2.3886 | 2.0134 | 1.6637 | 1.1913 | 1.0889 | 0.8797 | 1.8087 |
| 23 | 2.5873 | 2.1810 | 1.8021 | 1.2904 | 1.1795 | 0.9529 | 1.9592 |
| 24 | 2.7973 | 2.3580 | 1.9484 | 1.3952 | 1.2752 | 1.0303 | 2.1182 |
| 25 | 3.0189 | 2.5447 | 2.1027 | 1.5057 | 1.3763 | 1.1119 | 2.2860 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0754 | 0.0636 | 0.0525 | 0.0376 | 0.0344 | 0.0278 | 0.0571 |
| 2 | 0.1248 | 0.1052 | 0.0869 | 0.0623 | 0.0569 | 0.0460 | 0.0945 |
| 3 | 0.1751 | 0.1476 | 0.1220 | 0.0873 | 0.0798 | 0.0645 | 0.1326 |
| 4 | 0.2297 | 0.1936 | 0.1600 | 0.1146 | 0.1047 | 0.0846 | 0.1739 |
| 5 | 0.2888 | 0.2434 | 0.2011 | 0.1440 | 0.1316 | 0.1063 | 0.2187 |
| 6 | 0.3524 | 0.2970 | 0.2454 | 0.1758 | 0.1606 | 0.1298 | 0.2668 |
| 7 | 0.4208 | 0.3547 | 0.2931 | 0.2099 | 0.1918 | 0.1550 | 0.3186 |
| 8 | 0.4940 | 0.4164 | 0.3441 | 0.2464 | 0.2252 | 0.1820 | 0.3741 |
| 9 | 0.5724 | 0.4825 | 0.3987 | 0.2855 | 0.2610 | 0.2108 | 0.4335 |
| 10 | 0.6561 | 0.5531 | 0.4570 | 0.3272 | 0.2991 | 0.2416 | 0.4968 |
| 11 | 0.7453 | 0.6283 | 0.5191 | 0.3717 | 0.3398 | 0.2745 | 0.5644 |
| 12 | 0.8404 | 0.7084 | 0.5853 | 0.4191 | 0.3831 | 0.3095 | 0.6364 |
| 13 | 0.9415 | 0.7936 | 0.6557 | 0.4696 | 0.4292 | 0.3467 | 0.7129 |
| 14 | 1.0489 | 0.8842 | 0.7306 | 0.5231 | 0.4782 | 0.3863 | 0.7943 |
| 15 | 1.1631 | 0.9804 | 0.8101 | 0.5801 | 0.5302 | 0.4284 | 0.8807 |
| 16 | 1.2842 | 1.0825 | 0.8945 | 0.6405 | 0.5854 | 0.4730 | 0.9725 |
| 17 | 1.4127 | 1.1909 | 0.9840 | 0.7046 | 0.6440 | 0.5203 | 1.0698 |
| 18 | 1.5491 | 1.3058 | 1.0789 | 0.7726 | 0.7062 | 0.5705 | 1.1730 |
| 19 | 1.6935 | 1.4276 | 1.1796 | 0.8447 | 0.7721 | 0.6237 | 1.2824 |
| 20 | 1.8466 | 1.5566 | 1.2862 | 0.9210 | 0.8418 | 0.6801 | 1.3983 |
| 21 | 2.0087 | 1.6932 | 1.3991 | 1.0019 | 0.9157 | 0.7398 | 1.5211 |
| 22 | 2.1803 | 1.8378 | 1.5186 | 1.0874 | 0.9939 | 0.8030 | 1.6510 |
| 23 | 2.3617 | 1.9907 | 1.6449 | 1.1779 | 1.0766 | 0.8698 | 1.7884 |
| 24 | 2.5533 | 2.1523 | 1.7784 | 1.2735 | 1.1640 | 0.9404 | 1.9335 |
| 25 | 2.7556 | 2.3228 | 1.9193 | 1.3743 | 1.2562 | 1.0149 | 2.0866 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0700 | 0.0590 | 0.0487 | 0.0349 | 0.0319 | 0.0258 | 0.0530 |
| 2 | 0.1159 | 0.0977 | 0.0807 | 0.0578 | 0.0528 | 0.0427 | 0.0877 |
| 3 | 0.1625 | 0.1370 | 0.1132 | 0.0811 | 0.0741 | 0.0599 | 0.1231 |
| 4 | 0.2132 | 0.1797 | 0.1485 | 0.1063 | 0.0972 | 0.0785 | 0.1615 |
| 5 | 0.2680 | 0.2259 | 0.1867 | 0.1337 | 0.1222 | 0.0987 | 0.2030 |
| 6 | 0.3271 | 0.2757 | 0.2278 | 0.1631 | 0.1491 | 0.1205 | 0.2477 |
| 7 | 0.3905 | 0.3292 | 0.2720 | 0.1948 | 0.1780 | 0.1438 | 0.2957 |
| 8 | 0.4586 | 0.3865 | 0.3194 | 0.2287 | 0.2091 | 0.1689 | 0.3472 |
| 9 | 0.5313 | 0.4479 | 0.3701 | 0.2650 | 0.2422 | 0.1957 | 0.4023 |
| 10 | 0.6090 | 0.5134 | 0.4242 | 0.3037 | 0.2776 | 0.2243 | 0.4612 |
| 11 | 0.6918 | 0.5832 | 0.4819 | 0.3451 | 0.3154 | 0.2548 | 0.5239 |
| 12 | 0.7800 | 0.6575 | 0.5433 | 0.3890 | 0.3556 | 0.2873 | 0.5907 |
| 13 | 0.8739 | 0.7366 | 0.6087 | 0.4358 | 0.3984 | 0.3218 | 0.6617 |
| 14 | 0.9736 | 0.8207 | 0.6781 | 0.4856 | 0.4439 | 0.3586 | 0.7373 |
| 15 | 1.0796 | 0.9100 | 0.7519 | 0.5384 | 0.4921 | 0.3976 | 0.8175 |
| 16 | 1.1920 | 1.0048 | 0.8303 | 0.5945 | 0.5434 | 0.4390 | 0.9026 |
| 17 | 1.3113 | 1.1054 | 0.9134 | 0.6540 | 0.5978 | 0.4830 | 0.9930 |
| 18 | 1.4378 | 1.2120 | 1.0015 | 0.7171 | 0.6555 | 0.5296 | 1.0888 |
| 19 | 1.5720 | 1.3251 | 1.0949 | 0.7840 | 0.7166 | 0.5790 | 1.1904 |
| 20 | 1.7140 | 1.4448 | 1.1939 | 0.8549 | 0.7814 | 0.6313 | 1.2979 |
| 21 | 1.8645 | 1.5717 | 1.2987 | 0.9299 | 0.8500 | 0.6867 | 1.4119 |
| 22 | 2.0237 | 1.7059 | 1.4096 | 1.0093 | 0.9226 | 0.7453 | 1.5325 |
| 23 | 2.1921 | 1.8478 | 1.5268 | 1.0933 | 0.9993 | 0.8074 | 1.6600 |
| 24 | 2.3700 | 1.9978 | 1.6507 | 1.1820 | 1.0804 | 0.8729 | 1.7947 |
| 25 | 2.5577 | 2.1560 | 1.7815 | 1.2757 | 1.1660 | 0.9420 | 1.9368 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0653 | 0.0550 | 0.0455 | 0.0326 | 0.0298 | 0.0240 | 0.0494 |
| 2 | 0.1081 | 0.0911 | 0.0753 | 0.0539 | 0.0493 | 0.0398 | 0.0819 |
| 3 | 0.1516 | 0.1278 | 0.1056 | 0.0756 | 0.0691 | 0.0559 | 0.1148 |
| 4 | 0.1989 | 0.1677 | 0.1386 | 0.0992 | 0.0907 | 0.0733 | 0.1506 |
| 5 | 0.2501 | 0.2108 | 0.1742 | 0.1247 | 0.1140 | 0.0921 | 0.1894 |
| 6 | 0.3052 | 0.2572 | 0.2126 | 0.1522 | 0.1391 | 0.1124 | 0.2311 |
| 7 | 0.3644 | 0.3072 | 0.2538 | 0.1817 | 0.1661 | 0.1342 | 0.2759 |
| 8 | 0.4278 | 0.3607 | 0.2980 | 0.2134 | 0.1950 | 0.1576 | 0.3240 |
| 9 | 0.4957 | 0.4179 | 0.3453 | 0.2472 | 0.2260 | 0.1826 | 0.3754 |
| 10 | 0.5682 | 0.4790 | 0.3958 | 0.2834 | 0.2590 | 0.2093 | 0.4303 |
| 11 | 0.6455 | 0.5441 | 0.4496 | 0.3219 | 0.2943 | 0.2377 | 0.4888 |
| 12 | 0.7278 | 0.6135 | 0.5069 | 0.3630 | 0.3318 | 0.2680 | 0.5511 |
| 13 | 0.8153 | 0.6873 | 0.5679 | 0.4067 | 0.3717 | 0.3003 | 0.6174 |
| 14 | 0.9084 | 0.7657 | 0.6327 | 0.4531 | 0.4141 | 0.3346 | 0.6879 |
| 15 | 1.0072 | 0.8490 | 0.7016 | 0.5024 | 0.4592 | 0.3710 | 0.7627 |
| 16 | 1.1122 | 0.9375 | 0.7746 | 0.5547 | 0.5070 | 0.4096 | 0.8422 |
| 17 | 1.2235 | 1.0313 | 0.8522 | 0.6102 | 0.5578 | 0.4506 | 0.9265 |
| 18 | 1.3415 | 1.1308 | 0.9344 | 0.6691 | 0.6116 | 0.4941 | 1.0159 |
| 19 | 1.4667 | 1.2363 | 1.0216 | 0.7315 | 0.6686 | 0.5402 | 1.1106 |
| 20 | 1.5992 | 1.3481 | 1.1139 | 0.7976 | 0.7291 | 0.5890 | 1.2110 |
| 21 | 1.7396 | 1.4664 | 1.2117 | 0.8676 | 0.7931 | 0.6407 | 1.3173 |
| 22 | 1.8882 | 1.5916 | 1.3151 | 0.9417 | 0.8608 | 0.6954 | 1.4298 |
| 23 | 2.0453 | 1.7240 | 1.4246 | 1.0201 | 0.9324 | 0.7533 | 1.5488 |
| 24 | 2.2113 | 1.8640 | 1.5402 | 1.1029 | 1.0081 | 0.8144 | 1.6745 |
| 25 | 2.3864 | 2.0116 | 1.6622 | 1.1902 | 1.0879 | 0.8789 | 1.8071 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0612 | 0.0516 | 0.0426 | 0.0305 | 0.0279 | 0.0225 | 0.0463 |
| 2 | 0.1013 | 0.0854 | 0.0706 | 0.0505 | 0.0462 | 0.0373 | 0.0767 |
| 3 | 0.1421 | 0.1198 | 0.0990 | 0.0709 | 0.0648 | 0.0523 | 0.1076 |
| 4 | 0.1864 | 0.1572 | 0.1299 | 0.0930 | 0.0850 | 0.0687 | 0.1412 |
| 5 | 0.2344 | 0.1976 | 0.1632 | 0.1169 | 0.1068 | 0.0863 | 0.1775 |
| 6 | 0.2860 | 0.2411 | 0.1992 | 0.1427 | 0.1304 | 0.1053 | 0.2166 |
| 7 | 0.3415 | 0.2879 | 0.2379 | 0.1703 | 0.1557 | 0.1258 | 0.2586 |
| 8 | 0.4010 | 0.3380 | 0.2793 | 0.2000 | 0.1828 | 0.1477 | 0.3036 |
| 9 | 0.4646 | 0.3916 | 0.3236 | 0.2317 | 0.2118 | 0.1711 | 0.3518 |
| 10 | 0.5325 | 0.4489 | 0.3709 | 0.2656 | 0.2428 | 0.1961 | 0.4033 |
| 11 | 0.6050 | 0.5100 | 0.4214 | 0.3017 | 0.2758 | 0.2228 | 0.4581 |
| 12 | 0.6821 | 0.5750 | 0.4751 | 0.3402 | 0.3110 | 0.2512 | 0.5165 |
| 13 | 0.7642 | 0.6441 | 0.5322 | 0.3811 | 0.3484 | 0.2814 | 0.5786 |
| 14 | 0.8514 | 0.7177 | 0.5930 | 0.4246 | 0.3881 | 0.3136 | 0.6447 |
| 15 | 0.9440 | 0.7957 | 0.6575 | 0.4708 | 0.4304 | 0.3477 | 0.7148 |
| 16 | 1.0423 | 0.8786 | 0.7260 | 0.5199 | 0.4752 | 0.3839 | 0.7893 |
| 17 | 1.1467 | 0.9666 | 0.7987 | 0.5719 | 0.5227 | 0.4223 | 0.8683 |
| 18 | 1.2573 | 1.0598 | 0.8757 | 0.6271 | 0.5732 | 0.4631 | 0.9521 |
| 19 | 1.3746 | 1.1587 | 0.9574 | 0.6856 | 0.6266 | 0.5063 | 1.0409 |
| 20 | 1.4988 | 1.2634 | 1.0440 | 0.7475 | 0.6833 | 0.5520 | 1.1350 |
| 21 | 1.6304 | 1.3743 | 1.1356 | 0.8132 | 0.7433 | 0.6005 | 1.2346 |
| 22 | 1.7696 | 1.4917 | 1.2326 | 0.8826 | 0.8067 | 0.6518 | 1.3400 |
| 23 | 1.9169 | 1.6158 | 1.3351 | 0.9560 | 0.8739 | 0.7060 | 1.4515 |
| 24 | 2.0724 | 1.7469 | 1.4435 | 1.0336 | 0.9448 | 0.7633 | 1.5693 |
| 25 | 2.2366 | 1.8853 | 1.5578 | 1.1155 | 1.0196 | 0.8237 | 1.6936 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0583 | 0.0491 | 0.0406 | 0.0291 | 0.0266 | 0.0215 | 0.0441 |
| 2 | 0.0965 | 0.0813 | 0.0672 | 0.0481 | 0.0440 | 0.0355 | 0.0730 |
| 3 | 0.1353 | 0.1141 | 0.0942 | 0.0675 | 0.0617 | 0.0498 | 0.1025 |
| 4 | 0.1775 | 0.1496 | 0.1236 | 0.0885 | 0.0809 | 0.0654 | 0.1344 |
| 5 | 0.2231 | 0.1881 | 0.1554 | 0.1113 | 0.1017 | 0.0822 | 0.1690 |
| 6 | 0.2723 | 0.2295 | 0.1897 | 0.1358 | 0.1241 | 0.1003 | 0.2062 |
| 7 | 0.3251 | 0.2741 | 0.2265 | 0.1622 | 0.1482 | 0.1197 | 0.2462 |
| 8 | 0.3818 | 0.3218 | 0.2659 | 0.1904 | 0.1740 | 0.1406 | 0.2891 |
| 9 | 0.4423 | 0.3729 | 0.3081 | 0.2206 | 0.2016 | 0.1629 | 0.3350 |
| 10 | 0.5070 | 0.4274 | 0.3531 | 0.2529 | 0.2311 | 0.1867 | 0.3839 |
| 11 | 0.5760 | 0.4855 | 0.4012 | 0.2873 | 0.2626 | 0.2121 | 0.4361 |
| 12 | 0.6494 | 0.5474 | 0.4523 | 0.3239 | 0.2960 | 0.2392 | 0.4917 |
| 13 | 0.7275 | 0.6132 | 0.5067 | 0.3628 | 0.3317 | 0.2679 | 0.5509 |
| 14 | 0.8105 | 0.6832 | 0.5646 | 0.4043 | 0.3695 | 0.2985 | 0.6138 |
| 15 | 0.8987 | 0.7576 | 0.6260 | 0.4482 | 0.4097 | 0.3310 | 0.6806 |
| 16 | 0.9924 | 0.8365 | 0.6912 | 0.4949 | 0.4524 | 0.3655 | 0.7515 |
| 17 | 1.0917 | 0.9202 | 0.7604 | 0.5445 | 0.4977 | 0.4021 | 0.8267 |
| 18 | 1.1970 | 1.0090 | 0.8337 | 0.5970 | 0.5457 | 0.4409 | 0.9064 |
| 19 | 1.3087 | 1.1031 | 0.9115 | 0.6527 | 0.5966 | 0.4820 | 0.9910 |
| 20 | 1.4270 | 1.2028 | 0.9939 | 0.7117 | 0.6505 | 0.5256 | 1.0806 |
| 21 | 1.5522 | 1.3084 | 1.0811 | 0.7742 | 0.7076 | 0.5717 | 1.1754 |
| 22 | 1.6848 | 1.4202 | 1.1735 | 0.8403 | 0.7681 | 0.6205 | 1.2758 |
| 23 | 1.8250 | 1.5383 | 1.2711 | 0.9102 | 0.8320 | 0.6721 | 1.3819 |
| 24 | 1.9731 | 1.6632 | 1.3743 | 0.9841 | 0.8995 | 0.7267 | 1.4941 |
| 25 | 2.1294 | 1.7949 | 1.4831 | 1.0620 | 0.9707 | 0.7842 | 1.6124 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0556 | 0.0469 | 0.0387 | 0.0277 | 0.0253 | 0.0205 | 0.0421 |
| 2 | 0.0920 | 0.0776 | 0.0641 | 0.0459 | 0.0420 | 0.0339 | 0.0697 |
| 3 | 0.1291 | 0.1088 | 0.0899 | 0.0644 | 0.0589 | 0.0476 | 0.0978 |
| 4 | 0.1694 | 0.1428 | 0.1180 | 0.0845 | 0.0772 | 0.0624 | 0.1283 |
| 5 | 0.2129 | 0.1795 | 0.1483 | 0.1062 | 0.0971 | 0.0784 | 0.1612 |
| 6 | 0.2598 | 0.2190 | 0.1810 | 0.1296 | 0.1185 | 0.0957 | 0.1968 |
| 7 | 0.3103 | 0.2615 | 0.2161 | 0.1547 | 0.1414 | 0.1143 | 0.2349 |
| 8 | 0.3643 | 0.3071 | 0.2537 | 0.1817 | 0.1661 | 0.1342 | 0.2759 |
| 9 | 0.4221 | 0.3558 | 0.2940 | 0.2105 | 0.1924 | 0.1555 | 0.3196 |
| 10 | 0.4838 | 0.4078 | 0.3370 | 0.2413 | 0.2206 | 0.1782 | 0.3664 |
| 11 | 0.5496 | 0.4633 | 0.3828 | 0.2741 | 0.2506 | 0.2024 | 0.4162 |
| 12 | 0.6197 | 0.5224 | 0.4316 | 0.3091 | 0.2825 | 0.2282 | 0.4692 |
| 13 | 0.6942 | 0.5852 | 0.4835 | 0.3462 | 0.3165 | 0.2557 | 0.5257 |
| 14 | 0.7735 | 0.6520 | 0.5387 | 0.3858 | 0.3526 | 0.2849 | 0.5857 |
| 15 | 0.8576 | 0.7229 | 0.5973 | 0.4277 | 0.3910 | 0.3159 | 0.6494 |
| 16 | 0.9470 | 0.7982 | 0.6596 | 0.4723 | 0.4317 | 0.3488 | 0.7171 |
| 17 | 1.0417 | 0.8781 | 0.7256 | 0.5196 | 0.4749 | 0.3837 | 0.7888 |
| 18 | 1.1423 | 0.9629 | 0.7956 | 0.5697 | 0.5207 | 0.4207 | 0.8650 |
| 19 | 1.2488 | 1.0527 | 0.8698 | 0.6228 | 0.5693 | 0.4599 | 0.9456 |
| 20 | 1.3617 | 1.1478 | 0.9484 | 0.6791 | 0.6208 | 0.5015 | 1.0311 |
| 21 | 1.4812 | 1.2486 | 1.0317 | 0.7388 | 0.6753 | 0.5455 | 1.1216 |
| 22 | 1.6077 | 1.3552 | 1.1198 | 0.8018 | 0.7329 | 0.5921 | 1.2174 |
| 23 | 1.7415 | 1.4679 | 1.2130 | 0.8686 | 0.7939 | 0.6414 | 1.3187 |
| 24 | 1.8828 | 1.5871 | 1.3114 | 0.9390 | 0.8583 | 0.6934 | 1.4257 |
| 25 | 2.0319 | 1.7128 | 1.4153 | 1.0134 | 0.9263 | 0.7484 | 1.5387 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0532 | 0.0448 | 0.0370 | 0.0265 | 0.0242 | 0.0196 | 0.0403 |
| 2 | 0.0880 | 0.0742 | 0.0613 | 0.0439 | 0.0401 | 0.0324 | 0.0666 |
| 3 | 0.1235 | 0.1041 | 0.0860 | 0.0616 | 0.0563 | 0.0455 | 0.0935 |
| 4 | 0.1620 | 0.1365 | 0.1128 | 0.0808 | 0.0738 | 0.0597 | 0.1227 |
| 5 | 0.2036 | 0.1716 | 0.1418 | 0.1015 | 0.0928 | 0.0750 | 0.1542 |
| 6 | 0.2485 | 0.2094 | 0.1731 | 0.1239 | 0.1133 | 0.0915 | 0.1882 |
| 7 | 0.2967 | 0.2501 | 0.2066 | 0.1480 | 0.1353 | 0.1093 | 0.2247 |
| 8 | 0.3484 | 0.2936 | 0.2426 | 0.1737 | 0.1588 | 0.1283 | 0.2638 |
| 9 | 0.4036 | 0.3402 | 0.2811 | 0.2013 | 0.1840 | 0.1487 | 0.3056 |
| 10 | 0.4626 | 0.3900 | 0.3222 | 0.2307 | 0.2109 | 0.1704 | 0.3503 |
| 11 | 0.5256 | 0.4430 | 0.3661 | 0.2621 | 0.2396 | 0.1936 | 0.3980 |
| 12 | 0.5926 | 0.4995 | 0.4127 | 0.2955 | 0.2701 | 0.2182 | 0.4487 |
| 13 | 0.6638 | 0.5596 | 0.4624 | 0.3311 | 0.3026 | 0.2445 | 0.5027 |
| 14 | 0.7396 | 0.6235 | 0.5152 | 0.3689 | 0.3372 | 0.2724 | 0.5601 |
| 15 | 0.8201 | 0.6913 | 0.5712 | 0.4090 | 0.3739 | 0.3020 | 0.6210 |
| 16 | 0.9055 | 0.7633 | 0.6307 | 0.4516 | 0.4128 | 0.3335 | 0.6857 |
| 17 | 0.9962 | 0.8397 | 0.6938 | 0.4968 | 0.4541 | 0.3669 | 0.7543 |
| 18 | 1.0923 | 0.9207 | 0.7608 | 0.5448 | 0.4979 | 0.4023 | 0.8271 |
| 19 | 1.1942 | 1.0066 | 0.8317 | 0.5956 | 0.5444 | 0.4398 | 0.9043 |
| 20 | 1.3021 | 1.0976 | 0.9069 | 0.6494 | 0.5936 | 0.4796 | 0.9860 |
| 21 | 1.4164 | 1.1939 | 0.9865 | 0.7064 | 0.6457 | 0.5217 | 1.0726 |
| 22 | 1.5374 | 1.2959 | 1.0708 | 0.7668 | 0.7008 | 0.5662 | 1.1641 |
| 23 | 1.6653 | 1.4037 | 1.1599 | 0.8306 | 0.7592 | 0.6133 | 1.2610 |
| 24 | 1.8004 | 1.5176 | 1.2540 | 0.8980 | 0.8208 | 0.6631 | 1.3633 |
| 25 | 1.9430 | 1.6378 | 1.3533 | 0.9691 | 0.8858 | 0.7156 | 1.4713 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0509 | 0.0429 | 0.0355 | 0.0254 | 0.0232 | 0.0188 | 0.0386 |
| 2 | 0.0843 | 0.0711 | 0.0587 | 0.0421 | 0.0384 | 0.0311 | 0.0639 |
| 3 | 0.1183 | 0.0997 | 0.0824 | 0.0590 | 0.0539 | 0.0436 | 0.0896 |
| 4 | 0.1552 | 0.1308 | 0.1081 | 0.0774 | 0.0707 | 0.0572 | 0.1175 |
| 5 | 0.1951 | 0.1644 | 0.1359 | 0.0973 | 0.0889 | 0.0718 | 0.1477 |
| 6 | 0.2381 | 0.2007 | 0.1658 | 0.1187 | 0.1085 | 0.0877 | 0.1803 |
| 7 | 0.2842 | 0.2396 | 0.1980 | 0.1418 | 0.1296 | 0.1047 | 0.2152 |
| 8 | 0.3338 | 0.2813 | 0.2325 | 0.1665 | 0.1522 | 0.1229 | 0.2527 |
| 9 | 0.3867 | 0.3260 | 0.2693 | 0.1929 | 0.1763 | 0.1424 | 0.2928 |
| 10 | 0.4432 | 0.3736 | 0.3087 | 0.2211 | 0.2021 | 0.1632 | 0.3356 |
| 11 | 0.5035 | 0.4244 | 0.3507 | 0.2511 | 0.2295 | 0.1855 | 0.3813 |
| 12 | 0.5677 | 0.4786 | 0.3954 | 0.2832 | 0.2588 | 0.2091 | 0.4299 |
| 13 | 0.6360 | 0.5361 | 0.4430 | 0.3172 | 0.2899 | 0.2342 | 0.4816 |
| 14 | 0.7086 | 0.5973 | 0.4936 | 0.3534 | 0.3230 | 0.2610 | 0.5366 |
| 15 | 0.7857 | 0.6623 | 0.5473 | 0.3919 | 0.3582 | 0.2894 | 0.5950 |
| 16 | 0.8676 | 0.7313 | 0.6043 | 0.4327 | 0.3955 | 0.3195 | 0.6570 |
| 17 | 0.9544 | 0.8045 | 0.6648 | 0.4760 | 0.4351 | 0.3515 | 0.7227 |
| 18 | 1.0465 | 0.8821 | 0.7289 | 0.5219 | 0.4771 | 0.3854 | 0.7924 |
| 19 | 1.1441 | 0.9644 | 0.7969 | 0.5706 | 0.5216 | 0.4214 | 0.8664 |
| 20 | 1.2475 | 1.0516 | 0.8689 | 0.6222 | 0.5687 | 0.4595 | 0.9447 |
| 21 | 1.3570 | 1.1439 | 0.9452 | 0.6768 | 0.6186 | 0.4998 | 1.0276 |
| 22 | 1.4729 | 1.2416 | 1.0259 | 0.7346 | 0.6715 | 0.5425 | 1.1153 |
| 23 | 1.5955 | 1.3449 | 1.1113 | 0.7957 | 0.7273 | 0.5876 | 1.2081 |
| 24 | 1.7249 | 1.4540 | 1.2014 | 0.8603 | 0.7864 | 0.6353 | 1.3062 |
| 25 | 1.8616 | 1.5692 | 1.2966 | 0.9285 | 0.8487 | 0.6856 | 1.4097 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0489 | 0.0412 | 0.0341 | 0.0244 | 0.0223 | 0.0180 | 0.0370 |
| 2 | 0.0809 | 0.0682 | 0.0564 | 0.0404 | 0.0369 | 0.0298 | 0.0613 |
| 3 | 0.1135 | 0.0957 | 0.0791 | 0.0566 | 0.0518 | 0.0418 | 0.0860 |
| 4 | 0.1489 | 0.1255 | 0.1037 | 0.0743 | 0.0679 | 0.0549 | 0.1128 |
| 5 | 0.1872 | 0.1578 | 0.1304 | 0.0934 | 0.0854 | 0.0690 | 0.1418 |
| 6 | 0.2285 | 0.1926 | 0.1591 | 0.1140 | 0.1042 | 0.0841 | 0.1730 |
| 7 | 0.2728 | 0.2300 | 0.1900 | 0.1361 | 0.1244 | 0.1005 | 0.2066 |
| 8 | 0.3203 | 0.2700 | 0.2231 | 0.1598 | 0.1460 | 0.1180 | 0.2426 |
| 9 | 0.3711 | 0.3129 | 0.2585 | 0.1851 | 0.1692 | 0.1367 | 0.2810 |
| 10 | 0.4254 | 0.3586 | 0.2963 | 0.2122 | 0.1939 | 0.1567 | 0.3221 |
| 11 | 0.4833 | 0.4074 | 0.3366 | 0.2410 | 0.2203 | 0.1780 | 0.3660 |
| 12 | 0.5449 | 0.4593 | 0.3795 | 0.2718 | 0.2484 | 0.2007 | 0.4126 |
| 13 | 0.6104 | 0.5146 | 0.4252 | 0.3045 | 0.2783 | 0.2248 | 0.4622 |
| 14 | 0.6801 | 0.5733 | 0.4737 | 0.3392 | 0.3100 | 0.2505 | 0.5150 |
| 15 | 0.7541 | 0.6357 | 0.5252 | 0.3761 | 0.3438 | 0.2777 | 0.5710 |
| 16 | 0.8327 | 0.7019 | 0.5800 | 0.4153 | 0.3796 | 0.3067 | 0.6305 |
| 17 | 0.9160 | 0.7721 | 0.6380 | 0.4569 | 0.4176 | 0.3374 | 0.6936 |
| 18 | 1.0044 | 0.8466 | 0.6996 | 0.5009 | 0.4579 | 0.3699 | 0.7606 |
| 19 | 1.0981 | 0.9256 | 0.7648 | 0.5477 | 0.5006 | 0.4044 | 0.8315 |
| 20 | 1.1973 | 1.0093 | 0.8340 | 0.5972 | 0.5458 | 0.4410 | 0.9067 |
| 21 | 1.3024 | 1.0979 | 0.9072 | 0.6496 | 0.5937 | 0.4797 | 0.9862 |
| 22 | 1.4136 | 1.1916 | 0.9846 | 0.7051 | 0.6445 | 0.5206 | 1.0705 |
| 23 | 1.5313 | 1.2908 | 1.0666 | 0.7637 | 0.6981 | 0.5640 | 1.1595 |
| 24 | 1.6555 | 1.3955 | 1.1531 | 0.8257 | 0.7547 | 0.6097 | 1.2536 |
| 25 | 1.7867 | 1.5061 | 1.2444 | 0.8911 | 0.8145 | 0.6580 | 1.3529 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0420 | 0.0354 | 0.0293 | 0.0210 | 0.0192 | 0.0155 | 0.0318 |
| 2 | 0.0696 | 0.0587 | 0.0485 | 0.0347 | 0.0317 | 0.0256 | 0.0527 |
| 3 | 0.0977 | 0.0823 | 0.0680 | 0.0487 | 0.0445 | 0.0360 | 0.0739 |
| 4 | 0.1281 | 0.1080 | 0.0892 | 0.0639 | 0.0584 | 0.0472 | 0.0970 |
| 5 | 0.1610 | 0.1357 | 0.1122 | 0.0803 | 0.0734 | 0.0593 | 0.1219 |
| 6 | 0.1965 | 0.1657 | 0.1369 | 0.0980 | 0.0896 | 0.0724 | 0.1488 |
| 7 | 0.2346 | 0.1978 | 0.1634 | 0.1170 | 0.1070 | 0.0864 | 0.1777 |
| 8 | 0.2755 | 0.2322 | 0.1919 | 0.1374 | 0.1256 | 0.1015 | 0.2086 |
| 9 | 0.3192 | 0.2691 | 0.2223 | 0.1592 | 0.1455 | 0.1176 | 0.2417 |
| 10 | 0.3659 | 0.3084 | 0.2549 | 0.1825 | 0.1668 | 0.1348 | 0.2771 |
| 11 | 0.4157 | 0.3504 | 0.2895 | 0.2073 | 0.1895 | 0.1531 | 0.3148 |
| 12 | 0.4687 | 0.3950 | 0.3264 | 0.2337 | 0.2137 | 0.1726 | 0.3549 |
| 13 | 0.5250 | 0.4426 | 0.3657 | 0.2619 | 0.2394 | 0.1934 | 0.3976 |
| 14 | 0.5850 | 0.4931 | 0.4074 | 0.2917 | 0.2667 | 0.2154 | 0.4430 |
| 15 | 0.6486 | 0.5467 | 0.4518 | 0.3235 | 0.2957 | 0.2389 | 0.4911 |
| 16 | 0.7162 | 0.6037 | 0.4988 | 0.3572 | 0.3265 | 0.2638 | 0.5423 |
| 17 | 0.7879 | 0.6641 | 0.5488 | 0.3929 | 0.3592 | 0.2902 | 0.5966 |
| 18 | 0.8639 | 0.7282 | 0.6017 | 0.4309 | 0.3938 | 0.3182 | 0.6542 |
| 19 | 0.9444 | 0.7961 | 0.6578 | 0.4710 | 0.4306 | 0.3478 | 0.7152 |
| 20 | 1.0298 | 0.8681 | 0.7173 | 0.5136 | 0.4695 | 0.3793 | 0.7798 |
| 21 | 1.1202 | 0.9443 | 0.7802 | 0.5587 | 0.5107 | 0.4126 | 0.8483 |
| 22 | 1.2159 | 1.0249 | 0.8469 | 0.6064 | 0.5543 | 0.4478 | 0.9207 |
| 23 | 1.3170 | 1.1102 | 0.9173 | 0.6569 | 0.6004 | 0.4851 | 0.9973 |
| 24 | 1.4239 | 1.2003 | 0.9918 | 0.7102 | 0.6491 | 0.5244 | 1.0783 |
| 25 | 1.5367 | 1.2954 | 1.0703 | 0.7664 | 0.7006 | 0.5660 | 1.1637 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0560 | 0.0472 | 0.0390 | 0.0280 | 0.0256 | 0.0206 | 0.0424 |
| 2 | 0.0928 | 0.0782 | 0.0646 | 0.0463 | 0.0423 | 0.0342 | 0.0703 |
| 3 | 0.1302 | 0.1097 | 0.0907 | 0.0649 | 0.0593 | 0.0479 | 0.0986 |
| 4 | 0.1708 | 0.1439 | 0.1189 | 0.0852 | 0.0778 | 0.0629 | 0.1293 |
| 5 | 0.2146 | 0.1809 | 0.1495 | 0.1071 | 0.0979 | 0.0791 | 0.1625 |
| 6 | 0.2619 | 0.2208 | 0.1824 | 0.1306 | 0.1194 | 0.0965 | 0.1984 |
| 7 | 0.3128 | 0.2636 | 0.2178 | 0.1560 | 0.1426 | 0.1152 | 0.2368 |
| 8 | 0.3672 | 0.3096 | 0.2558 | 0.1832 | 0.1674 | 0.1353 | 0.2781 |
| 9 | 0.4255 | 0.3587 | 0.2964 | 0.2122 | 0.1940 | 0.1567 | 0.3222 |
| 10 | 0.4877 | 0.4111 | 0.3397 | 0.2432 | 0.2223 | 0.1796 | 0.3693 |
| 11 | 0.5540 | 0.4670 | 0.3859 | 0.2763 | 0.2526 | 0.2041 | 0.4195 |
| 12 | 0.6247 | 0.5266 | 0.4351 | 0.3116 | 0.2848 | 0.2301 | 0.4730 |
| 13 | 0.6998 | 0.5899 | 0.4874 | 0.3490 | 0.3190 | 0.2577 | 0.5299 |
| 14 | 0.7797 | 0.6572 | 0.5431 | 0.3889 | 0.3554 | 0.2872 | 0.5904 |
| 15 | 0.8645 | 0.7288 | 0.6022 | 0.4312 | 0.3941 | 0.3184 | 0.6547 |
| 16 | 0.9546 | 0.8047 | 0.6649 | 0.4761 | 0.4352 | 0.3516 | 0.7229 |
| 17 | 1.0501 | 0.8852 | 0.7314 | 0.5238 | 0.4787 | 0.3868 | 0.7952 |
| 18 | 1.1515 | 0.9706 | 0.8020 | 0.5743 | 0.5249 | 0.4241 | 0.8719 |
| 19 | 1.2589 | 1.0612 | 0.8768 | 0.6279 | 0.5739 | 0.4636 | 0.9533 |
| 20 | 1.3727 | 1.1571 | 0.9561 | 0.6846 | 0.6258 | 0.5056 | 1.0394 |
| 21 | 1.4932 | 1.2586 | 1.0400 | 0.7447 | 0.6807 | 0.5499 | 1.1307 |
| 22 | 1.6207 | 1.3661 | 1.1288 | 0.8083 | 0.7388 | 0.5969 | 1.2272 |
| 23 | 1.7555 | 1.4798 | 1.2227 | 0.8756 | 0.8003 | 0.6466 | 1.3293 |
| 24 | 1.8980 | 1.5999 | 1.3220 | 0.9466 | 0.8652 | 0.6990 | 1.4372 |
| 25 | 2.0483 | 1.7266 | 1.4267 | 1.0216 | 0.9338 | 0.7544 | 1.5511 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0470 | 0.0396 | 0.0327 | 0.0234 | 0.0214 | 0.0173 | 0.0356 |
| 2 | 0.0778 | 0.0656 | 0.0542 | 0.0388 | 0.0355 | 0.0287 | 0.0589 |
| 3 | 0.1092 | 0.0920 | 0.0760 | 0.0544 | 0.0498 | 0.0402 | 0.0827 |
| 4 | 0.1432 | 0.1207 | 0.0997 | 0.0714 | 0.0653 | 0.0527 | 0.1084 |
| 5 | 0.1800 | 0.1517 | 0.1254 | 0.0898 | 0.0821 | 0.0663 | 0.1363 |
| 6 | 0.2197 | 0.1852 | 0.1530 | 0.1096 | 0.1001 | 0.0809 | 0.1663 |
| 7 | 0.2623 | 0.2211 | 0.1827 | 0.1308 | 0.1196 | 0.0966 | 0.1986 |
| 8 | 0.3080 | 0.2596 | 0.2145 | 0.1536 | 0.1404 | 0.1134 | 0.2332 |
| 9 | 0.3568 | 0.3008 | 0.2485 | 0.1780 | 0.1627 | 0.1314 | 0.2702 |
| 10 | 0.4090 | 0.3448 | 0.2849 | 0.2040 | 0.1865 | 0.1506 | 0.3097 |
| 11 | 0.4646 | 0.3917 | 0.3236 | 0.2317 | 0.2118 | 0.1711 | 0.3518 |
| 12 | 0.5239 | 0.4416 | 0.3649 | 0.2613 | 0.2388 | 0.1929 | 0.3967 |
| 13 | 0.5869 | 0.4947 | 0.4088 | 0.2927 | 0.2676 | 0.2162 | 0.4444 |
| 14 | 0.6539 | 0.5512 | 0.4554 | 0.3261 | 0.2981 | 0.2408 | 0.4951 |
| 15 | 0.7250 | 0.6112 | 0.5050 | 0.3616 | 0.3305 | 0.2670 | 0.5490 |
| 16 | 0.8006 | 0.6748 | 0.5576 | 0.3993 | 0.3650 | 0.2948 | 0.6062 |
| 17 | 0.8807 | 0.7424 | 0.6134 | 0.4392 | 0.4015 | 0.3244 | 0.6669 |
| 18 | 0.9657 | 0.8140 | 0.6726 | 0.4816 | 0.4402 | 0.3557 | 0.7312 |
| 19 | 1.0557 | 0.8899 | 0.7353 | 0.5265 | 0.4813 | 0.3888 | 0.7994 |
| 20 | 1.1512 | 0.9704 | 0.8018 | 0.5741 | 0.5248 | 0.4240 | 0.8717 |
| 21 | 1.2522 | 1.0555 | 0.8722 | 0.6245 | 0.5709 | 0.4612 | 0.9482 |
| 22 | 1.3591 | 1.1457 | 0.9467 | 0.6779 | 0.6196 | 0.5006 | 1.0292 |
| 23 | 1.4722 | 1.2410 | 1.0254 | 0.7343 | 0.6712 | 0.5422 | 1.1148 |
| 24 | 1.5917 | 1.3417 | 1.1086 | 0.7939 | 0.7256 | 0.5862 | 1.2053 |
| 25 | 1.7178 | 1.4480 | 1.1965 | 0.8568 | 0.7831 | 0.6327 | 1.3008 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0414 | 0.0349 | 0.0289 | 0.0207 | 0.0189 | 0.0153 | 0.0314 |
| 2 | 0.0686 | 0.0578 | 0.0478 | 0.0342 | 0.0313 | 0.0253 | 0.0519 |
| 3 | 0.0962 | 0.0811 | 0.0670 | 0.0480 | 0.0439 | 0.0354 | 0.0729 |
| 4 | 0.1262 | 0.1064 | 0.0879 | 0.0630 | 0.0575 | 0.0465 | 0.0956 |
| 5 | 0.1587 | 0.1338 | 0.1105 | 0.0791 | 0.0723 | 0.0584 | 0.1202 |
| 6 | 0.1936 | 0.1632 | 0.1349 | 0.0966 | 0.0883 | 0.0713 | 0.1466 |
| 7 | 0.2312 | 0.1949 | 0.1610 | 0.1153 | 0.1054 | 0.0852 | 0.1751 |
| 8 | 0.2715 | 0.2288 | 0.1891 | 0.1354 | 0.1238 | 0.1000 | 0.2056 |
| 9 | 0.3145 | 0.2651 | 0.2191 | 0.1569 | 0.1434 | 0.1158 | 0.2382 |
| 10 | 0.3605 | 0.3039 | 0.2511 | 0.1798 | 0.1644 | 0.1328 | 0.2730 |
| 11 | 0.4096 | 0.3452 | 0.2853 | 0.2043 | 0.1867 | 0.1508 | 0.3101 |
| 12 | 0.4618 | 0.3893 | 0.3216 | 0.2303 | 0.2105 | 0.1701 | 0.3497 |
| 13 | 0.5173 | 0.4361 | 0.3603 | 0.2580 | 0.2358 | 0.1905 | 0.3918 |
| 14 | 0.5764 | 0.4859 | 0.4015 | 0.2875 | 0.2628 | 0.2123 | 0.4365 |
| 15 | 0.6391 | 0.5387 | 0.4451 | 0.3188 | 0.2914 | 0.2354 | 0.4840 |
| 16 | 0.7057 | 0.5948 | 0.4915 | 0.3520 | 0.3217 | 0.2599 | 0.5344 |
| 17 | 0.7763 | 0.6544 | 0.5407 | 0.3872 | 0.3539 | 0.2859 | 0.5879 |
| 18 | 0.8512 | 0.7175 | 0.5929 | 0.4245 | 0.3881 | 0.3135 | 0.6446 |
| 19 | 0.9306 | 0.7845 | 0.6482 | 0.4641 | 0.4242 | 0.3427 | 0.7047 |
| 20 | 1.0147 | 0.8554 | 0.7068 | 0.5061 | 0.4626 | 0.3737 | 0.7684 |
| 21 | 1.1038 | 0.9304 | 0.7688 | 0.5505 | 0.5032 | 0.4065 | 0.8358 |
| 22 | 1.1981 | 1.0099 | 0.8345 | 0.5975 | 0.5462 | 0.4413 | 0.9072 |
| 23 | 1.2978 | 1.0939 | 0.9039 | 0.6473 | 0.5916 | 0.4780 | 0.9827 |
| 24 | 1.4031 | 1.1827 | 0.9773 | 0.6998 | 0.6396 | 0.5168 | 1.0625 |
| 25 | 1.5142 | 1.2764 | 1.0547 | 0.7552 | 0.6903 | 0.5577 | 1.1466 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0346 | 0.0292 | 0.0241 | 0.0172 | 0.0158 | 0.0127 | 0.0262 |
| 2 | 0.0573 | 0.0483 | 0.0399 | 0.0286 | 0.0261 | 0.0211 | 0.0434 |
| 3 | 0.0803 | 0.0677 | 0.0559 | 0.0401 | 0.0366 | 0.0296 | 0.0608 |
| 4 | 0.1054 | 0.0888 | 0.0734 | 0.0526 | 0.0480 | 0.0388 | 0.0798 |
| 5 | 0.1324 | 0.1116 | 0.0923 | 0.0661 | 0.0604 | 0.0488 | 0.1003 |
| 6 | 0.1616 | 0.1362 | 0.1126 | 0.0806 | 0.0737 | 0.0595 | 0.1224 |
| 7 | 0.1930 | 0.1627 | 0.1344 | 0.0963 | 0.0880 | 0.0711 | 0.1461 |
| 8 | 0.2266 | 0.1910 | 0.1578 | 0.1130 | 0.1033 | 0.0835 | 0.1716 |
| 9 | 0.2626 | 0.2213 | 0.1829 | 0.1310 | 0.1197 | 0.0967 | 0.1988 |
| 10 | 0.3010 | 0.2537 | 0.2096 | 0.1501 | 0.1372 | 0.1108 | 0.2279 |
| 11 | 0.3419 | 0.2882 | 0.2381 | 0.1705 | 0.1559 | 0.1259 | 0.2589 |
| 12 | 0.3855 | 0.3249 | 0.2685 | 0.1923 | 0.1757 | 0.1420 | 0.2919 |
| 13 | 0.4318 | 0.3640 | 0.3008 | 0.2154 | 0.1969 | 0.1590 | 0.3270 |
| 14 | 0.4811 | 0.4056 | 0.3351 | 0.2400 | 0.2193 | 0.1772 | 0.3643 |
| 15 | 0.5335 | 0.4497 | 0.3716 | 0.2661 | 0.2432 | 0.1965 | 0.4040 |
| 16 | 0.5890 | 0.4965 | 0.4103 | 0.2938 | 0.2685 | 0.2169 | 0.4461 |
| 17 | 0.6480 | 0.5462 | 0.4513 | 0.3232 | 0.2954 | 0.2387 | 0.4907 |
| 18 | 0.7105 | 0.5989 | 0.4949 | 0.3544 | 0.3239 | 0.2617 | 0.5380 |
| 19 | 0.7768 | 0.6548 | 0.5411 | 0.3874 | 0.3541 | 0.2861 | 0.5882 |
| 20 | 0.8470 | 0.7140 | 0.5900 | 0.4225 | 0.3861 | 0.3120 | 0.6414 |
| 21 | 0.9214 | 0.7767 | 0.6418 | 0.4595 | 0.4200 | 0.3393 | 0.6977 |
| 22 | 1.0001 | 0.8430 | 0.6966 | 0.4988 | 0.4559 | 0.3683 | 0.7573 |
| 23 | 1.0833 | 0.9131 | 0.7545 | 0.5403 | 0.4938 | 0.3990 | 0.8203 |
| 24 | 1.1712 | 0.9872 | 0.8157 | 0.5841 | 0.5339 | 0.4313 | 0.8869 |
| 25 | 1.2640 | 1.0654 | 0.8804 | 0.6304 | 0.5762 | 0.4655 | 0.9571 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0305 | 0.0257 | 0.0213 | 0.0152 | 0.0139 | 0.0112 | 0.0231 |
| 2 | 0.0505 | 0.0426 | 0.0352 | 0.0252 | 0.0230 | 0.0186 | 0.0383 |
| 3 | 0.0709 | 0.0597 | 0.0494 | 0.0353 | 0.0323 | 0.0261 | 0.0537 |
| 4 | 0.0930 | 0.0784 | 0.0648 | 0.0464 | 0.0424 | 0.0342 | 0.0704 |
| 5 | 0.1169 | 0.0985 | 0.0814 | 0.0583 | 0.0533 | 0.0430 | 0.0885 |
| 6 | 0.1426 | 0.1202 | 0.0993 | 0.0711 | 0.0650 | 0.0525 | 0.1080 |
| 7 | 0.1703 | 0.1435 | 0.1186 | 0.0849 | 0.0776 | 0.0627 | 0.1289 |
| 8 | 0.1999 | 0.1685 | 0.1393 | 0.0997 | 0.0912 | 0.0736 | 0.1514 |
| 9 | 0.2317 | 0.1953 | 0.1614 | 0.1155 | 0.1056 | 0.0853 | 0.1754 |
| 10 | 0.2655 | 0.2238 | 0.1850 | 0.1324 | 0.1211 | 0.0978 | 0.2011 |
| 11 | 0.3017 | 0.2543 | 0.2101 | 0.1505 | 0.1375 | 0.1111 | 0.2284 |
| 12 | 0.3401 | 0.2867 | 0.2369 | 0.1696 | 0.1551 | 0.1253 | 0.2576 |
| 13 | 0.3810 | 0.3212 | 0.2654 | 0.1900 | 0.1737 | 0.1403 | 0.2885 |
| 14 | 0.4245 | 0.3578 | 0.2957 | 0.2117 | 0.1935 | 0.1564 | 0.3215 |
| 15 | 0.4707 | 0.3968 | 0.3279 | 0.2348 | 0.2146 | 0.1734 | 0.3564 |
| 16 | 0.5197 | 0.4381 | 0.3620 | 0.2592 | 0.2369 | 0.1914 | 0.3936 |
| 17 | 0.5718 | 0.4820 | 0.3982 | 0.2852 | 0.2607 | 0.2106 | 0.4330 |
| 18 | 0.6269 | 0.5285 | 0.4367 | 0.3127 | 0.2858 | 0.2309 | 0.4747 |
| 19 | 0.6854 | 0.5778 | 0.4774 | 0.3418 | 0.3125 | 0.2524 | 0.5190 |
| 20 | 0.7474 | 0.6300 | 0.5206 | 0.3727 | 0.3407 | 0.2753 | 0.5659 |
| 21 | 0.8130 | 0.6853 | 0.5662 | 0.4055 | 0.3706 | 0.2994 | 0.6156 |
| 22 | 0.8824 | 0.7438 | 0.6146 | 0.4401 | 0.4023 | 0.3250 | 0.6682 |
| 23 | 0.9558 | 0.8057 | 0.6657 | 0.4767 | 0.4357 | 0.3520 | 0.7238 |
| 24 | 1.0334 | 0.8711 | 0.7198 | 0.5154 | 0.4711 | 0.3806 | 0.7825 |
| 25 | 1.1152 | 0.9401 | 0.7768 | 0.5562 | 0.5084 | 0.4107 | 0.8445 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0496 | 0.0418 | 0.0345 | 0.0247 | 0.0226 | 0.0183 | 0.0375 |
| 2 | 0.0820 | 0.0692 | 0.0571 | 0.0409 | 0.0374 | 0.0302 | 0.0621 |
| 3 | 0.1151 | 0.0970 | 0.0802 | 0.0574 | 0.0525 | 0.0424 | 0.0872 |
| 4 | 0.1510 | 0.1273 | 0.1052 | 0.0753 | 0.0688 | 0.0556 | 0.1143 |
| 5 | 0.1898 | 0.1600 | 0.1322 | 0.0947 | 0.0865 | 0.0699 | 0.1437 |
| 6 | 0.2316 | 0.1953 | 0.1613 | 0.1155 | 0.1056 | 0.0853 | 0.1754 |
| 7 | 0.2766 | 0.2331 | 0.1926 | 0.1379 | 0.1261 | 0.1019 | 0.2094 |
| 8 | 0.3247 | 0.2737 | 0.2262 | 0.1620 | 0.1480 | 0.1196 | 0.2459 |
| 9 | 0.3763 | 0.3172 | 0.2621 | 0.1877 | 0.1715 | 0.1386 | 0.2849 |
| 10 | 0.4313 | 0.3635 | 0.3004 | 0.2151 | 0.1966 | 0.1588 | 0.3266 |
| 11 | 0.4899 | 0.4130 | 0.3413 | 0.2444 | 0.2234 | 0.1804 | 0.3710 |
| 12 | 0.5524 | 0.4656 | 0.3848 | 0.2755 | 0.2518 | 0.2035 | 0.4183 |
| 13 | 0.6189 | 0.5217 | 0.4310 | 0.3087 | 0.2821 | 0.2279 | 0.4686 |
| 14 | 0.6895 | 0.5812 | 0.4802 | 0.3439 | 0.3143 | 0.2539 | 0.5221 |
| 15 | 0.7645 | 0.6444 | 0.5325 | 0.3813 | 0.3485 | 0.2816 | 0.5789 |
| 16 | 0.8442 | 0.7116 | 0.5880 | 0.4210 | 0.3848 | 0.3109 | 0.6392 |
| 17 | 0.9286 | 0.7828 | 0.6468 | 0.4632 | 0.4234 | 0.3420 | 0.7032 |
| 18 | 1.0182 | 0.8583 | 0.7092 | 0.5079 | 0.4642 | 0.3750 | 0.7711 |
| 19 | 1.1132 | 0.9384 | 0.7754 | 0.5552 | 0.5075 | 0.4100 | 0.8430 |
| 20 | 1.2138 | 1.0232 | 0.8455 | 0.6054 | 0.5534 | 0.4471 | 0.9192 |
| 21 | 1.3204 | 1.1130 | 0.9197 | 0.6586 | 0.6019 | 0.4863 | 0.9999 |
| 22 | 1.4332 | 1.2081 | 0.9982 | 0.7148 | 0.6533 | 0.5278 | 1.0852 |
| 23 | 1.5524 | 1.3086 | 1.0813 | 0.7743 | 0.7077 | 0.5718 | 1.1755 |
| 24 | 1.6784 | 1.4148 | 1.1690 | 0.8371 | 0.7651 | 0.6182 | 1.2709 |
| 25 | 1.8113 | 1.5268 | 1.2616 | 0.9034 | 0.8258 | 0.6671 | 1.3716 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0452 | 0.0381 | 0.0315 | 0.0226 | 0.0206 | 0.0167 | 0.0343 |
| 2 | 0.0749 | 0.0631 | 0.0522 | 0.0374 | 0.0341 | 0.0276 | 0.0567 |
| 3 | 0.1051 | 0.0886 | 0.0732 | 0.0524 | 0.0479 | 0.0387 | 0.0796 |
| 4 | 0.1378 | 0.1162 | 0.0960 | 0.0687 | 0.0628 | 0.0508 | 0.1044 |
| 5 | 0.1733 | 0.1460 | 0.1207 | 0.0864 | 0.0790 | 0.0638 | 0.1312 |
| 6 | 0.2114 | 0.1782 | 0.1473 | 0.1055 | 0.0964 | 0.0779 | 0.1601 |
| 7 | 0.2525 | 0.2128 | 0.1758 | 0.1259 | 0.1151 | 0.0930 | 0.1912 |
| 8 | 0.2964 | 0.2499 | 0.2065 | 0.1478 | 0.1351 | 0.1092 | 0.2245 |
| 9 | 0.3434 | 0.2895 | 0.2392 | 0.1713 | 0.1566 | 0.1265 | 0.2601 |
| 10 | 0.3937 | 0.3318 | 0.2742 | 0.1963 | 0.1795 | 0.1450 | 0.2981 |
| 11 | 0.4472 | 0.3770 | 0.3115 | 0.2230 | 0.2039 | 0.1647 | 0.3386 |
| 12 | 0.5042 | 0.4250 | 0.3512 | 0.2515 | 0.2299 | 0.1857 | 0.3818 |
| 13 | 0.5649 | 0.4762 | 0.3934 | 0.2817 | 0.2575 | 0.2080 | 0.4278 |
| 14 | 0.6294 | 0.5305 | 0.4384 | 0.3139 | 0.2869 | 0.2318 | 0.4766 |
| 15 | 0.6978 | 0.5882 | 0.4860 | 0.3480 | 0.3181 | 0.2570 | 0.5284 |
| 16 | 0.7705 | 0.6495 | 0.5367 | 0.3843 | 0.3513 | 0.2838 | 0.5835 |
| 17 | 0.8476 | 0.7145 | 0.5904 | 0.4228 | 0.3864 | 0.3122 | 0.6419 |
| 18 | 0.9294 | 0.7835 | 0.6474 | 0.4636 | 0.4237 | 0.3423 | 0.7038 |
| 19 | 1.0161 | 0.8565 | 0.7077 | 0.5068 | 0.4632 | 0.3742 | 0.7695 |
| 20 | 1.1080 | 0.9340 | 0.7717 | 0.5526 | 0.5051 | 0.4081 | 0.8390 |
| 21 | 1.2052 | 1.0159 | 0.8395 | 0.6011 | 0.5494 | 0.4439 | 0.9127 |
| 22 | 1.3082 | 1.1027 | 0.9112 | 0.6524 | 0.5964 | 0.4818 | 0.9906 |
| 23 | 1.4170 | 1.1944 | 0.9870 | 0.7067 | 0.6460 | 0.5219 | 1.0730 |
| 24 | 1.5320 | 1.2914 | 1.0671 | 0.7641 | 0.6984 | 0.5642 | 1.1601 |
| 25 | 1.6533 | 1.3937 | 1.1516 | 0.8246 | 0.7537 | 0.6089 | 1.2520 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0420 | 0.0354 | 0.0292 | 0.0209 | 0.0191 | 0.0155 | 0.0318 |
| 2 | 0.0695 | 0.0586 | 0.0484 | 0.0347 | 0.0317 | 0.0256 | 0.0526 |
| 3 | 0.0975 | 0.0822 | 0.0679 | 0.0486 | 0.0445 | 0.0359 | 0.0738 |
| 4 | 0.1279 | 0.1078 | 0.0891 | 0.0638 | 0.0583 | 0.0471 | 0.0969 |
| 5 | 0.1608 | 0.1356 | 0.1120 | 0.0802 | 0.0733 | 0.0592 | 0.1218 |
| 6 | 0.1963 | 0.1654 | 0.1367 | 0.0979 | 0.0895 | 0.0723 | 0.1486 |
| 7 | 0.2343 | 0.1975 | 0.1632 | 0.1169 | 0.1068 | 0.0863 | 0.1774 |
| 8 | 0.2751 | 0.2319 | 0.1916 | 0.1372 | 0.1254 | 0.1013 | 0.2083 |
| 9 | 0.3188 | 0.2687 | 0.2220 | 0.1590 | 0.1453 | 0.1174 | 0.2414 |
| 10 | 0.3654 | 0.3080 | 0.2545 | 0.1822 | 0.1666 | 0.1346 | 0.2767 |
| 11 | 0.4151 | 0.3499 | 0.2891 | 0.2070 | 0.1892 | 0.1529 | 0.3143 |
| 12 | 0.4680 | 0.3945 | 0.3260 | 0.2334 | 0.2134 | 0.1724 | 0.3544 |
| 13 | 0.5243 | 0.4420 | 0.3652 | 0.2615 | 0.2390 | 0.1931 | 0.3970 |
| 14 | 0.5842 | 0.4924 | 0.4069 | 0.2914 | 0.2663 | 0.2152 | 0.4424 |
| 15 | 0.6477 | 0.5460 | 0.4512 | 0.3231 | 0.2953 | 0.2386 | 0.4905 |
| 16 | 0.7152 | 0.6029 | 0.4982 | 0.3567 | 0.3260 | 0.2634 | 0.5416 |
| 17 | 0.7868 | 0.6632 | 0.5480 | 0.3924 | 0.3587 | 0.2898 | 0.5958 |
| 18 | 0.8627 | 0.7272 | 0.6009 | 0.4303 | 0.3933 | 0.3177 | 0.6533 |
| 19 | 0.9432 | 0.7950 | 0.6569 | 0.4704 | 0.4300 | 0.3474 | 0.7142 |
| 20 | 1.0284 | 0.8669 | 0.7163 | 0.5129 | 0.4688 | 0.3788 | 0.7788 |
| 21 | 1.1187 | 0.9430 | 0.7792 | 0.5580 | 0.5100 | 0.4120 | 0.8471 |
| 22 | 1.2142 | 1.0235 | 0.8457 | 0.6056 | 0.5535 | 0.4472 | 0.9195 |
| 23 | 1.3153 | 1.1087 | 0.9161 | 0.6560 | 0.5996 | 0.4844 | 0.9960 |
| 24 | 1.4220 | 1.1987 | 0.9904 | 0.7092 | 0.6483 | 0.5237 | 1.0768 |
| 25 | 1.5346 | 1.2936 | 1.0689 | 0.7654 | 0.6996 | 0.5652 | 1.1621 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0392 | 0.0330 | 0.0273 | 0.0195 | 0.0179 | 0.0144 | 0.0297 |
| 2 | 0.0649 | 0.0547 | 0.0452 | 0.0323 | 0.0296 | 0.0239 | 0.0491 |
| 3 | 0.0910 | 0.0767 | 0.0634 | 0.0454 | 0.0415 | 0.0335 | 0.0689 |
| 4 | 0.1194 | 0.1006 | 0.0831 | 0.0595 | 0.0544 | 0.0440 | 0.0904 |
| 5 | 0.1500 | 0.1265 | 0.1045 | 0.0748 | 0.0684 | 0.0553 | 0.1136 |
| 6 | 0.1831 | 0.1543 | 0.1275 | 0.0913 | 0.0835 | 0.0674 | 0.1387 |
| 7 | 0.2186 | 0.1843 | 0.1523 | 0.1090 | 0.0997 | 0.0805 | 0.1656 |
| 8 | 0.2567 | 0.2164 | 0.1788 | 0.1280 | 0.1170 | 0.0945 | 0.1944 |
| 9 | 0.2974 | 0.2507 | 0.2072 | 0.1483 | 0.1356 | 0.1095 | 0.2252 |
| 10 | 0.3409 | 0.2874 | 0.2375 | 0.1700 | 0.1554 | 0.1256 | 0.2582 |
| 11 | 0.3873 | 0.3265 | 0.2698 | 0.1932 | 0.1766 | 0.1426 | 0.2933 |
| 12 | 0.4367 | 0.3681 | 0.3042 | 0.2178 | 0.1991 | 0.1608 | 0.3307 |
| 13 | 0.4892 | 0.4124 | 0.3407 | 0.2440 | 0.2230 | 0.1802 | 0.3704 |
| 14 | 0.5450 | 0.4594 | 0.3796 | 0.2718 | 0.2485 | 0.2007 | 0.4127 |
| 15 | 0.6043 | 0.5094 | 0.4209 | 0.3014 | 0.2755 | 0.2226 | 0.4576 |
| 16 | 0.6673 | 0.5625 | 0.4648 | 0.3328 | 0.3042 | 0.2458 | 0.5053 |
| 17 | 0.7341 | 0.6188 | 0.5113 | 0.3661 | 0.3347 | 0.2704 | 0.5559 |
| 18 | 0.8049 | 0.6785 | 0.5606 | 0.4015 | 0.3669 | 0.2965 | 0.6095 |
| 19 | 0.8800 | 0.7418 | 0.6129 | 0.4389 | 0.4012 | 0.3241 | 0.6664 |
| 20 | 0.9595 | 0.8088 | 0.6683 | 0.4786 | 0.4374 | 0.3534 | 0.7266 |
| 21 | 1.0438 | 0.8798 | 0.7270 | 0.5206 | 0.4758 | 0.3844 | 0.7904 |
| 22 | 1.1329 | 0.9550 | 0.7891 | 0.5650 | 0.5165 | 0.4173 | 0.8579 |
| 23 | 1.2272 | 1.0344 | 0.8547 | 0.6121 | 0.5594 | 0.4520 | 0.9293 |
| 24 | 1.3268 | 1.1184 | 0.9241 | 0.6617 | 0.6048 | 0.4886 | 1.0047 |
| 25 | 1.4319 | 1.2070 | 0.9973 | 0.7141 | 0.6528 | 0.5274 | 1.0843 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0367 | 0.0310 | 0.0256 | 0.0183 | 0.0167 | 0.0135 | 0.0278 |
| 2 | 0.0608 | 0.0512 | 0.0423 | 0.0303 | 0.0277 | 0.0224 | 0.0460 |
| 3 | 0.0853 | 0.0719 | 0.0594 | 0.0425 | 0.0389 | 0.0314 | 0.0646 |
| 4 | 0.1119 | 0.0943 | 0.0779 | 0.0558 | 0.0510 | 0.0412 | 0.0847 |
| 5 | 0.1406 | 0.1185 | 0.0979 | 0.0701 | 0.0641 | 0.0518 | 0.1065 |
| 6 | 0.1716 | 0.1447 | 0.1195 | 0.0856 | 0.0782 | 0.0632 | 0.1300 |
| 7 | 0.2049 | 0.1727 | 0.1427 | 0.1022 | 0.0934 | 0.0755 | 0.1552 |
| 8 | 0.2406 | 0.2028 | 0.1676 | 0.1200 | 0.1097 | 0.0886 | 0.1822 |
| 9 | 0.2788 | 0.2350 | 0.1942 | 0.1390 | 0.1271 | 0.1027 | 0.2111 |
| 10 | 0.3195 | 0.2693 | 0.2226 | 0.1594 | 0.1457 | 0.1177 | 0.2420 |
| 11 | 0.3630 | 0.3060 | 0.2528 | 0.1810 | 0.1655 | 0.1337 | 0.2749 |
| 12 | 0.4093 | 0.3450 | 0.2851 | 0.2041 | 0.1866 | 0.1507 | 0.3099 |
| 13 | 0.4585 | 0.3865 | 0.3193 | 0.2287 | 0.2090 | 0.1689 | 0.3472 |
| 14 | 0.5108 | 0.4306 | 0.3558 | 0.2548 | 0.2329 | 0.1881 | 0.3868 |
| 15 | 0.5664 | 0.4774 | 0.3945 | 0.2825 | 0.2582 | 0.2086 | 0.4289 |
| 16 | 0.6254 | 0.5272 | 0.4356 | 0.3119 | 0.2851 | 0.2303 | 0.4736 |
| 17 | 0.6880 | 0.5799 | 0.4792 | 0.3431 | 0.3136 | 0.2534 | 0.5210 |
| 18 | 0.7544 | 0.6359 | 0.5254 | 0.3763 | 0.3439 | 0.2778 | 0.5713 |
| 19 | 0.8248 | 0.6952 | 0.5745 | 0.4113 | 0.3760 | 0.3038 | 0.6245 |
| 20 | 0.8993 | 0.7581 | 0.6264 | 0.4485 | 0.4100 | 0.3312 | 0.6810 |
| 21 | 0.9782 | 0.8246 | 0.6814 | 0.4879 | 0.4460 | 0.3603 | 0.7408 |
| 22 | 1.0618 | 0.8950 | 0.7395 | 0.5296 | 0.4840 | 0.3911 | 0.8040 |
| 23 | 1.1501 | 0.9695 | 0.8011 | 0.5736 | 0.5243 | 0.4236 | 0.8709 |
| 24 | 1.2435 | 1.0482 | 0.8661 | 0.6202 | 0.5669 | 0.4580 | 0.9416 |
| 25 | 1.3420 | 1.1312 | 0.9347 | 0.6693 | 0.6118 | 0.4942 | 1.0162 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0350 | 0.0295 | 0.0243 | 0.0174 | 0.0159 | 0.0129 | 0.0265 |
| 2 | 0.0579 | 0.0488 | 0.0403 | 0.0289 | 0.0264 | 0.0213 | 0.0438 |
| 3 | 0.0812 | 0.0684 | 0.0565 | 0.0405 | 0.0370 | 0.0299 | 0.0615 |
| 4 | 0.1065 | 0.0898 | 0.0742 | 0.0531 | 0.0486 | 0.0392 | 0.0806 |
| 5 | 0.1339 | 0.1129 | 0.0932 | 0.0668 | 0.0610 | 0.0493 | 0.1014 |
| 6 | 0.1634 | 0.1377 | 0.1138 | 0.0815 | 0.0745 | 0.0602 | 0.1237 |
| 7 | 0.1951 | 0.1644 | 0.1359 | 0.0973 | 0.0889 | 0.0718 | 0.1477 |
| 8 | 0.2291 | 0.1931 | 0.1595 | 0.1142 | 0.1044 | 0.0844 | 0.1735 |
| 9 | 0.2654 | 0.2237 | 0.1849 | 0.1324 | 0.1210 | 0.0977 | 0.2010 |
| 10 | 0.3042 | 0.2564 | 0.2119 | 0.1517 | 0.1387 | 0.1120 | 0.2304 |
| 11 | 0.3456 | 0.2913 | 0.2407 | 0.1724 | 0.1575 | 0.1273 | 0.2617 |
| 12 | 0.3896 | 0.3284 | 0.2714 | 0.1943 | 0.1776 | 0.1435 | 0.2950 |
| 13 | 0.4365 | 0.3679 | 0.3040 | 0.2177 | 0.1990 | 0.1608 | 0.3305 |
| 14 | 0.4863 | 0.4099 | 0.3387 | 0.2426 | 0.2217 | 0.1791 | 0.3683 |
| 15 | 0.5392 | 0.4546 | 0.3756 | 0.2689 | 0.2458 | 0.1986 | 0.4083 |
| 16 | 0.5954 | 0.5019 | 0.4147 | 0.2970 | 0.2714 | 0.2193 | 0.4509 |
| 17 | 0.6550 | 0.5521 | 0.4562 | 0.3267 | 0.2986 | 0.2412 | 0.4960 |
| 18 | 0.7182 | 0.6054 | 0.5002 | 0.3582 | 0.3274 | 0.2645 | 0.5439 |
| 19 | 0.7852 | 0.6619 | 0.5469 | 0.3916 | 0.3580 | 0.2892 | 0.5946 |
| 20 | 0.8562 | 0.7217 | 0.5963 | 0.4270 | 0.3903 | 0.3153 | 0.6483 |
| 21 | 0.9313 | 0.7851 | 0.6487 | 0.4645 | 0.4246 | 0.3430 | 0.7052 |
| 22 | 1.0109 | 0.8521 | 0.7041 | 0.5042 | 0.4608 | 0.3723 | 0.7655 |
| 23 | 1.0950 | 0.9230 | 0.7627 | 0.5461 | 0.4992 | 0.4033 | 0.8292 |
| 24 | 1.1838 | 0.9979 | 0.8246 | 0.5904 | 0.5397 | 0.4360 | 0.8965 |
| 25 | 1.2776 | 1.0770 | 0.8899 | 0.6372 | 0.5824 | 0.4705 | 0.9675 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0334 | 0.0281 | 0.0232 | 0.0166 | 0.0152 | 0.0123 | 0.0253 |
| 2 | 0.0552 | 0.0466 | 0.0385 | 0.0275 | 0.0252 | 0.0203 | 0.0418 |
| 3 | 0.0775 | 0.0653 | 0.0540 | 0.0386 | 0.0353 | 0.0285 | 0.0587 |
| 4 | 0.1016 | 0.0857 | 0.0708 | 0.0507 | 0.0463 | 0.0374 | 0.0770 |
| 5 | 0.1278 | 0.1077 | 0.0890 | 0.0637 | 0.0582 | 0.0471 | 0.0967 |
| 6 | 0.1559 | 0.1314 | 0.1086 | 0.0778 | 0.0711 | 0.0574 | 0.1181 |
| 7 | 0.1862 | 0.1569 | 0.1297 | 0.0928 | 0.0849 | 0.0686 | 0.1410 |
| 8 | 0.2186 | 0.1842 | 0.1522 | 0.1090 | 0.0996 | 0.0805 | 0.1655 |
| 9 | 0.2533 | 0.2135 | 0.1764 | 0.1263 | 0.1155 | 0.0933 | 0.1918 |
| 10 | 0.2903 | 0.2447 | 0.2022 | 0.1448 | 0.1323 | 0.1069 | 0.2198 |
| 11 | 0.3298 | 0.2780 | 0.2297 | 0.1645 | 0.1503 | 0.1215 | 0.2497 |
| 12 | 0.3718 | 0.3134 | 0.2590 | 0.1854 | 0.1695 | 0.1369 | 0.2815 |
| 13 | 0.4165 | 0.3511 | 0.2901 | 0.2077 | 0.1899 | 0.1534 | 0.3154 |
| 14 | 0.4641 | 0.3912 | 0.3232 | 0.2315 | 0.2116 | 0.1709 | 0.3514 |
| 15 | 0.5146 | 0.4338 | 0.3584 | 0.2566 | 0.2346 | 0.1895 | 0.3897 |
| 16 | 0.5682 | 0.4789 | 0.3957 | 0.2834 | 0.2590 | 0.2093 | 0.4302 |
| 17 | 0.6250 | 0.5269 | 0.4354 | 0.3117 | 0.2849 | 0.2302 | 0.4733 |
| 18 | 0.6854 | 0.5777 | 0.4774 | 0.3418 | 0.3124 | 0.2524 | 0.5190 |
| 19 | 0.7493 | 0.6316 | 0.5219 | 0.3737 | 0.3416 | 0.2760 | 0.5674 |
| 20 | 0.8170 | 0.6887 | 0.5691 | 0.4075 | 0.3725 | 0.3009 | 0.6187 |
| 21 | 0.8887 | 0.7491 | 0.6190 | 0.4433 | 0.4052 | 0.3273 | 0.6730 |
| 22 | 0.9646 | 0.8131 | 0.6719 | 0.4811 | 0.4397 | 0.3553 | 0.7304 |
| 23 | 1.0449 | 0.8808 | 0.7278 | 0.5211 | 0.4763 | 0.3848 | 0.7912 |
| 24 | 1.1297 | 0.9522 | 0.7868 | 0.5634 | 0.5150 | 0.4161 | 0.8554 |
| 25 | 1.2192 | 1.0277 | 0.8492 | 0.6081 | 0.5558 | 0.4490 | 0.9232 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0319 | 0.0269 | 0.0222 | 0.0159 | 0.0145 | 0.0117 | 0.0242 |
| 2 | 0.0528 | 0.0445 | 0.0368 | 0.0263 | 0.0241 | 0.0194 | 0.0400 |
| 3 | 0.0741 | 0.0624 | 0.0516 | 0.0369 | 0.0338 | 0.0273 | 0.0561 |
| 4 | 0.0972 | 0.0819 | 0.0677 | 0.0485 | 0.0443 | 0.0358 | 0.0736 |
| 5 | 0.1222 | 0.1030 | 0.0851 | 0.0609 | 0.0557 | 0.0450 | 0.0925 |
| 6 | 0.1491 | 0.1257 | 0.1038 | 0.0744 | 0.0680 | 0.0549 | 0.1129 |
| 7 | 0.1780 | 0.1501 | 0.1240 | 0.0888 | 0.0812 | 0.0656 | 0.1348 |
| 8 | 0.2090 | 0.1762 | 0.1456 | 0.1042 | 0.0953 | 0.0770 | 0.1583 |
| 9 | 0.2422 | 0.2041 | 0.1687 | 0.1208 | 0.1104 | 0.0892 | 0.1834 |
| 10 | 0.2776 | 0.2340 | 0.1933 | 0.1384 | 0.1265 | 0.1022 | 0.2102 |
| 11 | 0.3153 | 0.2658 | 0.2196 | 0.1573 | 0.1438 | 0.1161 | 0.2388 |
| 12 | 0.3555 | 0.2997 | 0.2476 | 0.1773 | 0.1621 | 0.1309 | 0.2692 |
| 13 | 0.3983 | 0.3358 | 0.2774 | 0.1987 | 0.1816 | 0.1467 | 0.3016 |
| 14 | 0.4438 | 0.3741 | 0.3091 | 0.2213 | 0.2023 | 0.1634 | 0.3360 |
| 15 | 0.4921 | 0.4148 | 0.3427 | 0.2454 | 0.2243 | 0.1812 | 0.3726 |
| 16 | 0.5433 | 0.4580 | 0.3784 | 0.2710 | 0.2477 | 0.2001 | 0.4114 |
| 17 | 0.5977 | 0.5038 | 0.4163 | 0.2981 | 0.2725 | 0.2201 | 0.4526 |
| 18 | 0.6554 | 0.5524 | 0.4565 | 0.3269 | 0.2988 | 0.2414 | 0.4963 |
| 19 | 0.7165 | 0.6040 | 0.4990 | 0.3574 | 0.3266 | 0.2639 | 0.5426 |
| 20 | 0.7813 | 0.6586 | 0.5442 | 0.3897 | 0.3562 | 0.2877 | 0.5916 |
| 21 | 0.8498 | 0.7164 | 0.5919 | 0.4239 | 0.3874 | 0.3130 | 0.6435 |
| 22 | 0.9224 | 0.7775 | 0.6425 | 0.4601 | 0.4205 | 0.3397 | 0.6985 |
| 23 | 0.9992 | 0.8422 | 0.6959 | 0.4983 | 0.4555 | 0.3680 | 0.7566 |
| 24 | 1.0802 | 0.9106 | 0.7524 | 0.5388 | 0.4925 | 0.3979 | 0.8180 |
| 25 | 1.1658 | 0.9827 | 0.8120 | 0.5815 | 0.5315 | 0.4294 | 0.8828 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0306 | 0.0258 | 0.0213 | 0.0152 | 0.0139 | 0.0113 | 0.0231 |
| 2 | 0.0506 | 0.0426 | 0.0352 | 0.0252 | 0.0231 | 0.0186 | 0.0383 |
| 3 | 0.0710 | 0.0598 | 0.0494 | 0.0354 | 0.0324 | 0.0261 | 0.0537 |
| 4 | 0.0931 | 0.0785 | 0.0649 | 0.0464 | 0.0424 | 0.0343 | 0.0705 |
| 5 | 0.1170 | 0.0987 | 0.0815 | 0.0584 | 0.0534 | 0.0431 | 0.0886 |
| 6 | 0.1428 | 0.1204 | 0.0995 | 0.0712 | 0.0651 | 0.0526 | 0.1082 |
| 7 | 0.1705 | 0.1438 | 0.1188 | 0.0851 | 0.0777 | 0.0628 | 0.1291 |
| 8 | 0.2003 | 0.1688 | 0.1395 | 0.0999 | 0.0913 | 0.0738 | 0.1516 |
| 9 | 0.2320 | 0.1956 | 0.1616 | 0.1157 | 0.1058 | 0.0855 | 0.1757 |
| 10 | 0.2659 | 0.2242 | 0.1852 | 0.1326 | 0.1212 | 0.0979 | 0.2014 |
| 11 | 0.3021 | 0.2547 | 0.2104 | 0.1507 | 0.1377 | 0.1113 | 0.2288 |
| 12 | 0.3406 | 0.2871 | 0.2373 | 0.1699 | 0.1553 | 0.1255 | 0.2579 |
| 13 | 0.3816 | 0.3217 | 0.2658 | 0.1903 | 0.1740 | 0.1405 | 0.2890 |
| 14 | 0.4252 | 0.3584 | 0.2961 | 0.2121 | 0.1938 | 0.1566 | 0.3220 |
| 15 | 0.4714 | 0.3974 | 0.3284 | 0.2351 | 0.2149 | 0.1736 | 0.3570 |
| 16 | 0.5205 | 0.4388 | 0.3626 | 0.2596 | 0.2373 | 0.1917 | 0.3942 |
| 17 | 0.5726 | 0.4827 | 0.3989 | 0.2856 | 0.2611 | 0.2109 | 0.4336 |
| 18 | 0.6279 | 0.5293 | 0.4373 | 0.3132 | 0.2862 | 0.2313 | 0.4755 |
| 19 | 0.6865 | 0.5786 | 0.4781 | 0.3424 | 0.3129 | 0.2528 | 0.5198 |
| 20 | 0.7485 | 0.6309 | 0.5213 | 0.3733 | 0.3412 | 0.2757 | 0.5668 |
| 21 | 0.8142 | 0.6863 | 0.5671 | 0.4061 | 0.3712 | 0.2999 | 0.6166 |
| 22 | 0.8837 | 0.7449 | 0.6155 | 0.4408 | 0.4029 | 0.3255 | 0.6692 |
| 23 | 0.9573 | 0.8069 | 0.6668 | 0.4774 | 0.4364 | 0.3526 | 0.7249 |
| 24 | 1.0350 | 0.8724 | 0.7209 | 0.5162 | 0.4718 | 0.3812 | 0.7837 |
| 25 | 1.1169 | 0.9415 | 0.7780 | 0.5571 | 0.5092 | 0.4114 | 0.8458 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|----------------|--------|----------------|---------|--|----------|---|----------------------------|
| 1 | 0.0293 | 0.0247 | 0.0204 | 0.0146 | 0.0134 | 0.0108 | 0.0222 |
| 2 | 0.0486 | 0.0409 | 0.0338 | 0.0242 | 0.0221 | 0.0179 | 0.0368 |
| 3 | 0.0681 | 0.0574 | 0.0474 | 0.0340 | 0.0311 | 0.0251 | 0.0516 |
| 4 | 0.0894 | 0.0753 | 0.0622 | 0.0446 | 0.0407 | 0.0329 | 0.0677 |
| 5 | 0.1123 | 0.0947 | 0.0782 | 0.0560 | 0.0512 | 0.0414 | 0.0851 |
| 6 | 0.1371 | 0.1156 | 0.0955 | 0.0684 | 0.0625 | 0.0505 | 0.1038 |
| 7 | 0.1637 | 0.1380 | 0.1140 | 0.0816 | 0.0746 | 0.0603 | 0.1239 |
| 8 | 0.1922 | 0.1620 | 0.1339 | 0.0959 | 0.0876 | 0.0708 | 0.1455 |
| 9 | 0.2227 | 0.1877 | 0.1551 | 0.1111 | 0.1015 | 0.0820 | 0.1686 |
| 10 | 0.2552 | 0.2152 | 0.1778 | 0.1273 | 0.1164 | 0.0940 | 0.1933 |
| 11 | 0.2900 | 0.2444 | 0.2020 | 0.1446 | 0.1322 | 0.1068 | 0.2196 |
| 12 | 0.3269 | 0.2756 | 0.2277 | 0.1631 | 0.1490 | 0.1204 | 0.2476 |
| 13 | 0.3663 | 0.3087 | 0.2551 | 0.1827 | 0.1670 | 0.1349 | 0.2773 |
| 14 | 0.4081 | 0.3440 | 0.2842 | 0.2035 | 0.1860 | 0.1503 | 0.3090 |
| 15 | 0.4525 | 0.3814 | 0.3151 | 0.2257 | 0.2063 | 0.1666 | 0.3426 |
| 16 | 0.4996 | 0.4211 | 0.3480 | 0.2492 | 0.2278 | 0.1840 | 0.3783 |
| 17 | 0.5496 | 0.4633 | 0.3828 | 0.2741 | 0.2506 | 0.2024 | 0.4162 |
| 18 | 0.6026 | 0.5080 | 0.4197 | 0.3006 | 0.2747 | 0.2219 | 0.4563 |
| 19 | 0.6588 | 0.5554 | 0.4589 | 0.3286 | 0.3004 | 0.2427 | 0.4989 |
| 20 | 0.7184 | 0.6056 | 0.5004 | 0.3583 | 0.3275 | 0.2646 | 0.5440 |
| 21 | 0.7815 | 0.6587 | 0.5443 | 0.3898 | 0.3562 | 0.2878 | 0.5917 |
| 22 | 0.8482 | 0.7150 | 0.5908 | 0.4230 | 0.3867 | 0.3124 | 0.6423 |
| 23 | 0.9188 | 0.7745 | 0.6399 | 0.4582 | 0.4188 | 0.3384 | 0.6957 |
| 24 | 0.9933 | 0.8373 | 0.6919 | 0.4954 | 0.4528 | 0.3658 | 0.7522 |
| 25 | 1.0720 | 0.9036 | 0.7467 | 0.5347 | 0.4887 | 0.3948 | 0.8118 |

PROPOSED FHCF 2012 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

| ZIP Code Group | Frame | Masonry Veneer | Masonry | Masonry with Reinforced Concrete Roof Deck | Superior | Superior with Reinforced Concrete Roof Deck | Non-MH Default and Unknown |
|-------------------|--------|----------------|---------|--|----------|---|-------------------------------|
| 1 | 0.0252 | 0.0213 | 0.0176 | 0.0126 | 0.0115 | 0.0093 | 0.0191 |
| 2 | 0.0418 | 0.0352 | 0.0291 | 0.0208 | 0.0190 | 0.0154 | 0.0316 |
| 3 | 0.0586 | 0.0494 | 0.0408 | 0.0292 | 0.0267 | 0.0216 | 0.0444 |
| 4 | 0.0769 | 0.0648 | 0.0535 | 0.0383 | 0.0350 | 0.0283 | 0.0582 |
| 5 | 0.0966 | 0.0814 | 0.0673 | 0.0482 | 0.0440 | 0.0356 | 0.0732 |
| 6 | 0.1179 | 0.0994 | 0.0821 | 0.0588 | 0.0538 | 0.0434 | 0.0893 |
| 7 | 0.1408 | 0.1187 | 0.0981 | 0.0702 | 0.0642 | 0.0519 | 0.1066 |
| 8 | 0.1653 | 0.1393 | 0.1151 | 0.0824 | 0.0754 | 0.0609 | 0.1252 |
| 9 | 0.1915 | 0.1615 | 0.1334 | 0.0955 | 0.0873 | 0.0705 | 0.1450 |
| 10 | 0.2195 | 0.1851 | 0.1529 | 0.1095 | 0.1001 | 0.0809 | 0.1662 |
| 11 | 0.2494 | 0.2102 | 0.1737 | 0.1244 | 0.1137 | 0.0919 | 0.1889 |
| 12 | 0.2812 | 0.2370 | 0.1959 | 0.1402 | 0.1282 | 0.1036 | 0.2129 |
| 13 | 0.3150 | 0.2655 | 0.2194 | 0.1571 | 0.1436 | 0.1160 | 0.2385 |
| 14 | 0.3510 | 0.2958 | 0.2445 | 0.1750 | 0.1600 | 0.1293 | 0.2658 |
| 15 | 0.3892 | 0.3280 | 0.2711 | 0.1941 | 0.1774 | 0.1433 | 0.2947 |
| 16 | 0.4297 | 0.3622 | 0.2993 | 0.2143 | 0.1959 | 0.1583 | 0.3254 |
| 17 | 0.4727 | 0.3985 | 0.3293 | 0.2358 | 0.2155 | 0.1741 | 0.3580 |
| 18 | 0.5183 | 0.4369 | 0.3610 | 0.2585 | 0.2363 | 0.1909 | 0.3925 |
| 19 | 0.5667 | 0.4777 | 0.3947 | 0.2826 | 0.2583 | 0.2087 | 0.4291 |
| 20 | 0.6179 | 0.5208 | 0.4304 | 0.3082 | 0.2817 | 0.2276 | 0.4679 |
| 21 | 0.6721 | 0.5666 | 0.4681 | 0.3352 | 0.3064 | 0.2475 | 0.5090 |
| 22 | 0.7295 | 0.6149 | 0.5081 | 0.3639 | 0.3326 | 0.2687 | 0.5524 |
| 23 | 0.7902 | 0.6661 | 0.5504 | 0.3941 | 0.3602 | 0.2910 | 0.5984 |
| 24 | 0.8544 | 0.7202 | 0.5951 | 0.4261 | 0.3895 | 0.3147 | 0.6470 |
| 25 | 0.9220 | 0.7772 | 0.6422 | 0.4599 | 0.4203 | 0.3396 | 0.6982 |

Florida Hurricane Catastrophe Fund

2012 Ratemaking Formula Report

Windstorm Mitigation Construction Rating Classification Factors

To Calculate the Final FHCF Rate for a risk:

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

*Capped factor = 1.2 if the preliminary factor exceeds 1.2; or
0.8 if the preliminary factor is less than 0.8; or
the preliminary factor in all other cases.*

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

| Rating Factor | Description | Type of Business | | | | |
|--------------------|---------------------------------|------------------|-------------|-------------|---------|--------|
| | | Commercial | Residential | Mobile Home | Tenants | Condos |
| Year Built | 2002 or later | 0.6546 | 0.7083 | 1.0000 | 0.6003 | 0.6396 |
| | 1995-2001 | 0.7024 | 0.7984 | 1.0000 | 0.7195 | 0.7450 |
| | 1994 or Earlier | 1.1304 | 1.1652 | 1.0000 | 1.2210 | 1.1665 |
| | Unknown or Mobile Home | 1.0165 | 1.0603 | 1.0000 | 1.0739 | 1.0434 |
| Roof Shape | Hip, Masard, or Pyramid | 0.8421 | 0.8553 | 1.0000 | 0.7432 | 0.7717 |
| | Gable, Other or Unknown | 1.0274 | 1.0939 | 1.0000 | 1.0293 | 1.0355 |
| Opening Protection | Structure Opening Protection | 0.8591 | 0.8452 | 1.0000 | 0.6919 | 0.7834 |
| | No Structure Opening Protection | 1.0507 | 1.0972 | 1.0000 | 1.0484 | 1.1038 |
| On Balance Factor | | 0.9508 | 0.9960 | 1.0000 | 0.9529 | 0.9913 |

**Florida Hurricane Catastrophe Fund
2012 Ratemaking Formula Report**

\$0M Financial Product Expense

**All Scenarios Contemplate 1/3 Drop Down Retention on 3rd Largest Event
Mandatory Premium includes Cash Build Up Factor; TICL Premium is Quintupled**

| (1) Mandatory FHCF Limit | (2) Coverage Provided | (3) Mandatory FHCF Premium | (4) FHCF Rate on Line | (5) FHCF Payout Multiple | (6) TICL Premium | (7) TICL Rate on Line | (8) TICL Payout Multiple ⁺ | (9) FHCF + TICL Premium | (10) FHCF + TICL Payout Multiple | (11) FHCF + TICL Prem Adj Factor* |
|--------------------------------|--------------------------|----------------------------------|-----------------------------|--------------------------------|---------------------|-----------------------------|---|-------------------------------|---|--|
| \$17,000,000,000 | \$17.000B xs \$7.389B* | \$1,314,257,827 | 7.73% | 12.9351 | | | | | | |
| \$1,000,000,000 | \$18.000B xs \$7.389B | \$161,035,443 | 16.104% | 0.7609 | | | | \$1,475,293,270 | 13.6959 | 1.1225 |
| \$2,000,000,000 | \$19.000B xs \$7.389B | \$313,809,834 | 15.690% | 1.5218 | | | | \$1,628,067,661 | 14.4568 | 1.2388 |
| \$3,000,000,000 | \$20.000B xs \$7.389B | \$458,282,617 | 15.276% | 2.2827 | | | | \$1,772,540,444 | 15.2177 | 1.3487 |
| \$4,000,000,000 | \$21.000B xs \$7.389B | \$595,196,510 | 14.880% | 3.0435 | | | | \$1,909,454,337 | 15.9786 | 1.4529 |

- (1) 2012 FHCF Limit
- (2) = Exhibit 2 Row (45)
- (3) =(2)/(1)
- (4) =(1)/(2)
- (5) TICL Increased Limit Options - Assumes same coverage as Mandatory FHCF Layer
- (6) Assumes all companies purchase additional TICL Limit
- (7) =(6)/(5)
- (8) =(5)/(2)
- (9) =(2)+(6)
- (10) =(4)+(8)
- (11) Premium Adjustment Factor based on Selected TICL Layer
- + Multiply by mandatory FHCF Reimbursement premium to get TICL Limit
- * Multiply published FHCF mandatory rates by the premium adjustment factor for the selected TICL limit level