

**Florida Hurricane Catastrophe Fund
Proposed 2014 Rates**

**Presented to the
State Board of Administration of Florida
March 20, 2014**



PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0 - \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1777	0.1649	0.1263	0.0665	0.0649	0.0443	0.1217
2	0.3102	0.2878	0.2205	0.1161	0.1134	0.0773	0.2124
3	0.4375	0.4059	0.3110	0.1637	0.1599	0.1089	0.2995
4	0.5742	0.5327	0.4081	0.2148	0.2098	0.1430	0.3931
5	0.7206	0.6685	0.5121	0.2695	0.2633	0.1794	0.4933
6	0.8771	0.8136	0.6234	0.3281	0.3205	0.2184	0.6004
7	1.0441	0.9686	0.7420	0.3906	0.3815	0.2600	0.7148
8	1.2220	1.1337	0.8685	0.4571	0.4465	0.3043	0.8366
9	1.4115	1.3094	1.0032	0.5280	0.5157	0.3515	0.9663
10	1.6130	1.4964	1.1464	0.6034	0.5894	0.4016	1.1042
11	1.8272	1.6951	1.2987	0.6835	0.6676	0.4550	1.2509
12	2.0549	1.9063	1.4604	0.7687	0.7508	0.5117	1.4067
13	2.2967	2.1306	1.6323	0.8591	0.8392	0.5719	1.5723
14	2.5536	2.3689	1.8149	0.9552	0.9330	0.6359	1.7482
15	2.8265	2.6221	2.0089	1.0573	1.0328	0.7038	1.9350
16	3.1165	2.8912	2.2150	1.1658	1.1387	0.7760	2.1335
17	3.4248	3.1771	2.4341	1.2811	1.2514	0.8528	2.3446
18	3.7525	3.4812	2.6670	1.4037	1.3711	0.9344	2.5689
19	4.1011	3.8046	2.9148	1.5341	1.4985	1.0212	2.8076
20	4.4721	4.1487	3.1784	1.6729	1.6340	1.1136	3.0615
21	4.8670	4.5150	3.4591	1.8206	1.7783	1.2119	3.3319
22	5.2876	4.9052	3.7580	1.9779	1.9320	1.3166	3.6198
23	5.7357	5.3209	4.0765	2.1455	2.0957	1.4282	3.9266
24	6.2132	5.7639	4.4159	2.3242	2.2702	1.5471	4.2535
25	6.7222	6.2361	4.7777	2.5146	2.4562	1.6738	4.6019

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1684	0.1563	0.1197	0.0630	0.0615	0.0419	0.1153
2	0.2940	0.2727	0.2090	0.1100	0.1074	0.0732	0.2013
3	0.4146	0.3846	0.2947	0.1551	0.1515	0.1032	0.2838
4	0.5441	0.5048	0.3867	0.2035	0.1988	0.1355	0.3725
5	0.6829	0.6335	0.4853	0.2554	0.2495	0.1700	0.4675
6	0.8312	0.7711	0.5907	0.3109	0.3037	0.2070	0.5690
7	0.9894	0.9179	0.7032	0.3701	0.3615	0.2464	0.6773
8	1.1581	1.0743	0.8231	0.4332	0.4231	0.2884	0.7928
9	1.3376	1.2409	0.9507	0.5004	0.4887	0.3331	0.9157
10	1.5286	1.4180	1.0864	0.5718	0.5585	0.3806	1.0464
11	1.7316	1.6064	1.2307	0.6477	0.6327	0.4312	1.1854
12	1.9473	1.8065	1.3840	0.7284	0.7115	0.4849	1.3331
13	2.1765	2.0191	1.5469	0.8141	0.7952	0.5419	1.4900
14	2.4199	2.2449	1.7199	0.9052	0.8842	0.6026	1.6566
15	2.6786	2.4849	1.9037	1.0020	0.9787	0.6670	1.8337
16	2.9534	2.7398	2.0991	1.1048	1.0791	0.7354	2.0219
17	3.2455	3.0108	2.3067	1.2140	1.1859	0.8081	2.2218
18	3.5561	3.2989	2.5274	1.3302	1.2993	0.8855	2.4345
19	3.8865	3.6054	2.7622	1.4538	1.4200	0.9677	2.6606
20	4.2380	3.9315	3.0121	1.5853	1.5485	1.0553	2.9013
21	4.6123	4.2787	3.2781	1.7253	1.6852	1.1485	3.1575
22	5.0108	4.6485	3.5613	1.8744	1.8309	1.2477	3.4303
23	5.4355	5.0424	3.8631	2.0332	1.9860	1.3534	3.7210
24	5.8880	5.4622	4.1848	2.2025	2.1514	1.4661	4.0308
25	6.3703	5.9096	4.5276	2.3829	2.3276	1.5862	4.3610

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1604	0.1488	0.1140	0.0600	0.0586	0.0400	0.1098
2	0.2801	0.2598	0.1990	0.1048	0.1023	0.0697	0.1917
3	0.3950	0.3664	0.2807	0.1477	0.1443	0.0983	0.2704
4	0.5183	0.4808	0.3684	0.1939	0.1894	0.1291	0.3548
5	0.6505	0.6034	0.4623	0.2433	0.2377	0.1620	0.4453
6	0.7917	0.7345	0.5627	0.2962	0.2893	0.1971	0.5420
7	0.9425	0.8743	0.6699	0.3526	0.3444	0.2347	0.6452
8	1.1031	1.0234	0.7840	0.4127	0.4031	0.2747	0.7552
9	1.2742	1.1820	0.9056	0.4766	0.4656	0.3173	0.8723
10	1.4561	1.3508	1.0349	0.5447	0.5320	0.3626	0.9968
11	1.6495	1.5302	1.1723	0.6170	0.6027	0.4107	1.1292
12	1.8550	1.7208	1.3184	0.6939	0.6778	0.4619	1.2699
13	2.0733	1.9233	1.4735	0.7755	0.7575	0.5162	1.4193
14	2.3052	2.1385	1.6383	0.8623	0.8423	0.5740	1.5781
15	2.5516	2.3670	1.8135	0.9545	0.9323	0.6353	1.7468
16	2.8134	2.6099	1.9995	1.0524	1.0279	0.7005	1.9260
17	3.0916	2.8680	2.1973	1.1565	1.1296	0.7698	2.1165
18	3.3875	3.1425	2.4076	1.2671	1.2377	0.8435	2.3190
19	3.7022	3.4344	2.6312	1.3849	1.3527	0.9218	2.5344
20	4.0370	3.7451	2.8692	1.5101	1.4751	1.0052	2.7637
21	4.3935	4.0758	3.1226	1.6435	1.6053	1.0940	3.0077
22	4.7732	4.4280	3.3924	1.7855	1.7440	1.1885	3.2677
23	5.1777	4.8033	3.6799	1.9368	1.8918	1.2893	3.5446
24	5.6088	5.2032	3.9863	2.0981	2.0493	1.3966	3.8397
25	6.0682	5.6294	4.3129	2.2699	2.2172	1.5110	4.1542

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1444	0.1340	0.1027	0.0540	0.0528	0.0360	0.0989
2	0.2521	0.2339	0.1792	0.0943	0.0921	0.0628	0.1726
3	0.3555	0.3298	0.2527	0.1330	0.1299	0.0885	0.2434
4	0.4666	0.4329	0.3316	0.1745	0.1705	0.1162	0.3194
5	0.5856	0.5432	0.4162	0.2190	0.2140	0.1458	0.4009
6	0.7127	0.6612	0.5066	0.2666	0.2604	0.1775	0.4879
7	0.8484	0.7871	0.6030	0.3174	0.3100	0.2113	0.5808
8	0.9931	0.9212	0.7058	0.3715	0.3628	0.2473	0.6798
9	1.1470	1.0641	0.8152	0.4291	0.4191	0.2856	0.7852
10	1.3108	1.2160	0.9316	0.4903	0.4789	0.3264	0.8973
11	1.4849	1.3775	1.0553	0.5554	0.5425	0.3697	1.0165
12	1.6698	1.5491	1.1868	0.6246	0.6101	0.4158	1.1431
13	1.8664	1.7314	1.3265	0.6981	0.6819	0.4647	1.2777
14	2.0751	1.9251	1.4749	0.7762	0.7582	0.5167	1.4206
15	2.2969	2.1308	1.6325	0.8592	0.8393	0.5719	1.5724
16	2.5326	2.3494	1.8000	0.9474	0.9254	0.6306	1.7338
17	2.7831	2.5818	1.9780	1.0411	1.0169	0.6930	1.9053
18	3.0494	2.8289	2.1673	1.1407	1.1142	0.7593	2.0876
19	3.3327	3.0917	2.3687	1.2467	1.2177	0.8299	2.2815
20	3.6342	3.3714	2.5829	1.3594	1.3279	0.9049	2.4879
21	3.9551	3.6691	2.8110	1.4795	1.4451	0.9848	2.7076
22	4.2969	3.9861	3.0539	1.6073	1.5700	1.0699	2.9416
23	4.6610	4.3239	3.3127	1.7435	1.7030	1.1606	3.1909
24	5.0491	4.6839	3.5885	1.8887	1.8448	1.2572	3.4565
25	5.4627	5.0676	3.8825	2.0434	1.9960	1.3602	3.7397

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1591	0.1476	0.1131	0.0595	0.0581	0.0396	0.1089
2	0.2778	0.2577	0.1974	0.1039	0.1015	0.0692	0.1902
3	0.3917	0.3634	0.2784	0.1465	0.1431	0.0975	0.2682
4	0.5141	0.4769	0.3654	0.1923	0.1878	0.1280	0.3519
5	0.6451	0.5985	0.4585	0.2413	0.2357	0.1606	0.4417
6	0.7852	0.7285	0.5581	0.2937	0.2869	0.1955	0.5376
7	0.9348	0.8672	0.6644	0.3497	0.3415	0.2328	0.6399
8	1.0941	1.0150	0.7776	0.4093	0.3998	0.2724	0.7490
9	1.2637	1.1723	0.8981	0.4727	0.4617	0.3147	0.8651
10	1.4441	1.3397	1.0264	0.5402	0.5277	0.3596	0.9886
11	1.6359	1.5176	1.1627	0.6119	0.5977	0.4073	1.1199
12	1.8397	1.7067	1.3075	0.6882	0.6722	0.4581	1.2594
13	2.0562	1.9075	1.4614	0.7692	0.7513	0.5120	1.4077
14	2.2862	2.1209	1.6249	0.8552	0.8353	0.5693	1.5651
15	2.5306	2.3476	1.7986	0.9466	0.9246	0.6301	1.7324
16	2.7902	2.5885	1.9831	1.0437	1.0195	0.6948	1.9102
17	3.0662	2.8445	2.1792	1.1470	1.1203	0.7635	2.0991
18	3.3596	3.1167	2.3878	1.2567	1.2275	0.8366	2.3000
19	3.6717	3.4062	2.6096	1.3735	1.3416	0.9143	2.5136
20	4.0039	3.7143	2.8457	1.4977	1.4629	0.9970	2.7410
21	4.3574	4.0423	3.0970	1.6300	1.5921	1.0850	2.9830
22	4.7340	4.3916	3.3646	1.7708	1.7297	1.1788	3.2408
23	5.1352	4.7638	3.6497	1.9209	1.8763	1.2787	3.5155
24	5.5627	5.1604	3.9536	2.0808	2.0325	1.3851	3.8081
25	6.0184	5.5831	4.2774	2.2513	2.1990	1.4986	4.1201

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **2%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1459	0.1354	0.1037	0.0546	0.0533	0.0363	0.0999
2	0.2547	0.2363	0.1810	0.0953	0.0931	0.0634	0.1743
3	0.3592	0.3332	0.2553	0.1344	0.1312	0.0894	0.2459
4	0.4714	0.4373	0.3350	0.1763	0.1722	0.1174	0.3227
5	0.5915	0.5487	0.4204	0.2213	0.2161	0.1473	0.4049
6	0.7200	0.6679	0.5117	0.2693	0.2631	0.1793	0.4929
7	0.8571	0.7951	0.6091	0.3206	0.3132	0.2134	0.5867
8	1.0032	0.9306	0.7130	0.3752	0.3665	0.2498	0.6867
9	1.1587	1.0749	0.8235	0.4334	0.4234	0.2885	0.7932
10	1.3241	1.2283	0.9411	0.4953	0.4838	0.3297	0.9065
11	1.5000	1.3915	1.0661	0.5611	0.5481	0.3735	1.0268
12	1.6868	1.5648	1.1989	0.6310	0.6163	0.4200	1.1548
13	1.8853	1.7490	1.3400	0.7052	0.6889	0.4695	1.2907
14	2.0962	1.9446	1.4898	0.7841	0.7659	0.5220	1.4350
15	2.3203	2.1525	1.6491	0.8679	0.8478	0.5778	1.5884
16	2.5583	2.3733	1.8183	0.9570	0.9348	0.6370	1.7514
17	2.8114	2.6081	1.9981	1.0516	1.0272	0.7000	1.9246
18	3.0804	2.8576	2.1893	1.1523	1.1255	0.7670	2.1088
19	3.3666	3.1231	2.3927	1.2593	1.2301	0.8383	2.3047
20	3.6711	3.4056	2.6092	1.3732	1.3414	0.9141	2.5132
21	3.9953	3.7064	2.8396	1.4945	1.4598	0.9948	2.7351
22	4.3405	4.0266	3.0849	1.6237	1.5860	1.0808	2.9715
23	4.7084	4.3679	3.3464	1.7613	1.7204	1.1724	3.2233
24	5.1004	4.7315	3.6250	1.9079	1.8636	1.2700	3.4916
25	5.5182	5.1191	3.9219	2.0642	2.0162	1.3740	3.7777

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1356	0.1258	0.0964	0.0507	0.0496	0.0338	0.0928
2	0.2367	0.2196	0.1683	0.0886	0.0865	0.0589	0.1621
3	0.3339	0.3097	0.2373	0.1249	0.1220	0.0831	0.2286
4	0.4382	0.4065	0.3114	0.1639	0.1601	0.1091	0.3000
5	0.5499	0.5101	0.3908	0.2057	0.2009	0.1369	0.3764
6	0.6693	0.6209	0.4757	0.2504	0.2445	0.1666	0.4582
7	0.7967	0.7391	0.5662	0.2980	0.2911	0.1984	0.5454
8	0.9325	0.8651	0.6628	0.3488	0.3407	0.2322	0.6384
9	1.0771	0.9992	0.7655	0.4029	0.3935	0.2682	0.7373
10	1.2308	1.1418	0.8748	0.4604	0.4497	0.3065	0.8426
11	1.3943	1.2935	0.9910	0.5216	0.5095	0.3472	0.9545
12	1.5680	1.4546	1.1144	0.5865	0.5729	0.3904	1.0734
13	1.7525	1.6258	1.2456	0.6556	0.6403	0.4364	1.1998
14	1.9486	1.8077	1.3849	0.7289	0.7120	0.4852	1.3340
15	2.1568	2.0009	1.5329	0.8068	0.7881	0.5371	1.4765
16	2.3781	2.2062	1.6902	0.8896	0.8689	0.5922	1.6280
17	2.6134	2.4244	1.8574	0.9776	0.9549	0.6507	1.7891
18	2.8634	2.6564	2.0351	1.0711	1.0463	0.7130	1.9603
19	3.1295	2.9031	2.2242	1.1706	1.1434	0.7792	2.1424
20	3.4125	3.1657	2.4254	1.2765	1.2469	0.8497	2.3362
21	3.7139	3.4453	2.6396	1.3892	1.3570	0.9248	2.5425
22	4.0348	3.7430	2.8677	1.5093	1.4742	1.0047	2.7622
23	4.3767	4.0602	3.1107	1.6372	1.5992	1.0898	2.9963
24	4.7411	4.3983	3.3697	1.7735	1.7323	1.1806	3.2457
25	5.1295	4.7586	3.6457	1.9188	1.8742	1.2773	3.5116

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1272	0.1180	0.0904	0.0476	0.0465	0.0317	0.0871
2	0.2221	0.2060	0.1578	0.0831	0.0811	0.0553	0.1520
3	0.3132	0.2905	0.2226	0.1172	0.1144	0.0780	0.2144
4	0.4110	0.3813	0.2921	0.1538	0.1502	0.1023	0.2814
5	0.5158	0.4785	0.3666	0.1930	0.1885	0.1284	0.3531
6	0.6278	0.5824	0.4462	0.2349	0.2294	0.1563	0.4298
7	0.7474	0.6933	0.5312	0.2796	0.2731	0.1861	0.5116
8	0.8748	0.8115	0.6217	0.3272	0.3196	0.2178	0.5989
9	1.0104	0.9373	0.7181	0.3780	0.3692	0.2516	0.6917
10	1.1546	1.0711	0.8206	0.4319	0.4219	0.2875	0.7905
11	1.3080	1.2134	0.9296	0.4893	0.4779	0.3257	0.8954
12	1.4709	1.3646	1.0454	0.5502	0.5375	0.3663	1.0070
13	1.6441	1.5252	1.1685	0.6150	0.6007	0.4094	1.1255
14	1.8280	1.6958	1.2992	0.6838	0.6679	0.4552	1.2514
15	2.0233	1.8770	1.4380	0.7569	0.7393	0.5038	1.3851
16	2.2309	2.0696	1.5856	0.8345	0.8151	0.5555	1.5273
17	2.4516	2.2743	1.7424	0.9171	0.8958	0.6105	1.6783
18	2.6862	2.4919	1.9092	1.0048	0.9815	0.6689	1.8389
19	2.9358	2.7234	2.0865	1.0982	1.0727	0.7310	2.0098
20	3.2013	2.9698	2.2753	1.1975	1.1697	0.7971	2.1916
21	3.4840	3.2320	2.4762	1.3033	1.2730	0.8675	2.3851
22	3.7851	3.5113	2.6902	1.4159	1.3830	0.9425	2.5912
23	4.1058	3.8089	2.9181	1.5359	1.5002	1.0224	2.8108
24	4.4477	4.1260	3.1611	1.6637	1.6251	1.1075	3.0448
25	4.8120	4.4640	3.4200	1.8000	1.7582	1.1982	3.2942

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **5%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1198	0.1111	0.0852	0.0448	0.0438	0.0298	0.0820
2	0.2091	0.1940	0.1486	0.0782	0.0764	0.0521	0.1432
3	0.2949	0.2736	0.2096	0.1103	0.1078	0.0734	0.2019
4	0.3871	0.3591	0.2751	0.1448	0.1414	0.0964	0.2650
5	0.4858	0.4506	0.3452	0.1817	0.1775	0.1210	0.3325
6	0.5912	0.5485	0.4202	0.2212	0.2160	0.1472	0.4048
7	0.7038	0.6529	0.5002	0.2633	0.2572	0.1753	0.4818
8	0.8238	0.7642	0.5855	0.3082	0.3010	0.2051	0.5640
9	0.9515	0.8827	0.6763	0.3559	0.3477	0.2369	0.6514
10	1.0873	1.0087	0.7728	0.4067	0.3973	0.2708	0.7444
11	1.2318	1.1427	0.8754	0.4608	0.4501	0.3067	0.8432
12	1.3852	1.2850	0.9845	0.5182	0.5061	0.3449	0.9483
13	1.5482	1.4363	1.1004	0.5791	0.5657	0.3855	1.0599
14	1.7214	1.5969	1.2235	0.6439	0.6290	0.4286	1.1785
15	1.9054	1.7676	1.3542	0.7127	0.6962	0.4744	1.3044
16	2.1009	1.9490	1.4932	0.7859	0.7676	0.5231	1.4382
17	2.3087	2.1417	1.6409	0.8636	0.8436	0.5749	1.5805
18	2.5296	2.3467	1.7979	0.9463	0.9243	0.6299	1.7317
19	2.7646	2.5647	1.9649	1.0342	1.0101	0.6884	1.8926
20	3.0147	2.7967	2.1426	1.1277	1.1015	0.7507	2.0638
21	3.2809	3.0436	2.3318	1.2273	1.1988	0.8170	2.2461
22	3.5644	3.3067	2.5333	1.3333	1.3024	0.8876	2.4402
23	3.8665	3.5869	2.7480	1.4463	1.4127	0.9628	2.6469
24	4.1884	3.8855	2.9768	1.5668	1.5304	1.0429	2.8673
25	4.5315	4.2038	3.2207	1.6951	1.6557	1.1284	3.1022

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **6%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1135	0.1053	0.0807	0.0425	0.0415	0.0283	0.0777
2	0.1981	0.1838	0.1408	0.0741	0.0724	0.0493	0.1356
3	0.2794	0.2592	0.1986	0.1045	0.1021	0.0696	0.1913
4	0.3667	0.3401	0.2606	0.1372	0.1340	0.0913	0.2510
5	0.4601	0.4269	0.3270	0.1721	0.1681	0.1146	0.3150
6	0.5601	0.5196	0.3981	0.2095	0.2046	0.1395	0.3834
7	0.6667	0.6185	0.4738	0.2494	0.2436	0.1660	0.4564
8	0.7803	0.7239	0.5546	0.2919	0.2851	0.1943	0.5342
9	0.9013	0.8361	0.6406	0.3372	0.3293	0.2244	0.6170
10	1.0300	0.9555	0.7320	0.3853	0.3763	0.2565	0.7051
11	1.1668	1.0824	0.8293	0.4365	0.4263	0.2905	0.7988
12	1.3121	1.2173	0.9326	0.4908	0.4794	0.3267	0.8983
13	1.4666	1.3605	1.0423	0.5486	0.5359	0.3652	1.0040
14	1.6306	1.5127	1.1589	0.6100	0.5958	0.4060	1.1163
15	1.8049	1.6744	1.2828	0.6752	0.6595	0.4494	1.2356
16	1.9901	1.8462	1.4144	0.7444	0.7271	0.4955	1.3624
17	2.1869	2.0288	1.5543	0.8181	0.7991	0.5446	1.4971
18	2.3962	2.2229	1.7031	0.8963	0.8755	0.5967	1.6404
19	2.6188	2.4294	1.8613	0.9796	0.9569	0.6521	1.7928
20	2.8557	2.6492	2.0296	1.0682	1.0434	0.7111	1.9550
21	3.1079	2.8831	2.2089	1.1626	1.1356	0.7739	2.1276
22	3.3764	3.1323	2.3997	1.2630	1.2337	0.8407	2.3115
23	3.6626	3.3977	2.6031	1.3701	1.3382	0.9120	2.5073
24	3.9675	3.6806	2.8198	1.4841	1.4497	0.9879	2.7161
25	4.2925	3.9821	3.0508	1.6057	1.5684	1.0688	2.9386

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1078	0.1000	0.0766	0.0403	0.0394	0.0268	0.0738
2	0.1882	0.1746	0.1337	0.0704	0.0688	0.0469	0.1288
3	0.2654	0.2462	0.1886	0.0993	0.0970	0.0661	0.1817
4	0.3483	0.3231	0.2475	0.1303	0.1273	0.0867	0.2384
5	0.4371	0.4055	0.3106	0.1635	0.1597	0.1088	0.2992
6	0.5320	0.4935	0.3781	0.1990	0.1944	0.1325	0.3642
7	0.6333	0.5875	0.4501	0.2369	0.2314	0.1577	0.4335
8	0.7412	0.6876	0.5268	0.2773	0.2708	0.1846	0.5074
9	0.8562	0.7942	0.6085	0.3203	0.3128	0.2132	0.5861
10	0.9784	0.9076	0.6954	0.3660	0.3575	0.2436	0.6698
11	1.1083	1.0282	0.7877	0.4146	0.4050	0.2760	0.7588
12	1.2464	1.1563	0.8859	0.4662	0.4554	0.3104	0.8533
13	1.3931	1.2924	0.9901	0.5211	0.5090	0.3469	0.9537
14	1.5489	1.4369	1.1009	0.5794	0.5660	0.3857	1.0604
15	1.7145	1.5905	1.2185	0.6413	0.6264	0.4269	1.1737
16	1.8904	1.7537	1.3436	0.7071	0.6907	0.4707	1.2941
17	2.0774	1.9271	1.4764	0.7771	0.7590	0.5173	1.4221
18	2.2762	2.1116	1.6177	0.8514	0.8317	0.5668	1.5582
19	2.4876	2.3077	1.7680	0.9305	0.9089	0.6194	1.7030
20	2.7126	2.5165	1.9279	1.0147	0.9911	0.6755	1.8570
21	2.9522	2.7387	2.0982	1.1043	1.0787	0.7351	2.0210
22	3.2073	2.9753	2.2795	1.1997	1.1719	0.7986	2.1957
23	3.4791	3.2275	2.4727	1.3014	1.2712	0.8663	2.3817
24	3.7687	3.4962	2.6785	1.4098	1.3770	0.9384	2.5800
25	4.0775	3.7826	2.8980	1.5253	1.4898	1.0153	2.7914

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **8%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1027	0.0952	0.0730	0.0384	0.0375	0.0256	0.0703
2	0.1792	0.1662	0.1274	0.0670	0.0655	0.0446	0.1227
3	0.2527	0.2345	0.1796	0.0945	0.0923	0.0629	0.1730
4	0.3317	0.3077	0.2357	0.1241	0.1212	0.0826	0.2271
5	0.4162	0.3861	0.2958	0.1557	0.1521	0.1036	0.2849
6	0.5066	0.4700	0.3601	0.1895	0.1851	0.1262	0.3468
7	0.6031	0.5595	0.4286	0.2256	0.2204	0.1502	0.4129
8	0.7059	0.6548	0.5017	0.2640	0.2579	0.1758	0.4832
9	0.8153	0.7564	0.5795	0.3050	0.2979	0.2030	0.5582
10	0.9317	0.8643	0.6622	0.3485	0.3404	0.2320	0.6378
11	1.0555	0.9791	0.7501	0.3948	0.3856	0.2628	0.7226
12	1.1869	1.1011	0.8436	0.4440	0.4337	0.2956	0.8126
13	1.3266	1.2307	0.9429	0.4963	0.4847	0.3303	0.9082
14	1.4750	1.3684	1.0483	0.5518	0.5390	0.3673	1.0098
15	1.6327	1.5146	1.1604	0.6107	0.5966	0.4065	1.1177
16	1.8002	1.6700	1.2795	0.6734	0.6578	0.4483	1.2324
17	1.9783	1.8352	1.4060	0.7400	0.7228	0.4926	1.3543
18	2.1676	2.0108	1.5406	0.8108	0.7920	0.5397	1.4839
19	2.3689	2.1976	1.6837	0.8861	0.8656	0.5899	1.6217
20	2.5832	2.3964	1.8360	0.9663	0.9439	0.6432	1.7684
21	2.8113	2.6080	1.9981	1.0516	1.0272	0.7000	1.9246
22	3.0543	2.8334	2.1708	1.1425	1.1160	0.7605	2.0909
23	3.3131	3.0735	2.3547	1.2393	1.2105	0.8250	2.2681
24	3.5889	3.3294	2.5508	1.3425	1.3113	0.8937	2.4569
25	3.8829	3.6021	2.7597	1.4525	1.4188	0.9669	2.6582

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **9%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0980	0.0909	0.0696	0.0367	0.0358	0.0244	0.0671
2	0.1710	0.1587	0.1216	0.0640	0.0625	0.0426	0.1171
3	0.2412	0.2238	0.1714	0.0902	0.0881	0.0601	0.1651
4	0.3166	0.2937	0.2250	0.1184	0.1157	0.0788	0.2167
5	0.3973	0.3685	0.2824	0.1486	0.1452	0.0989	0.2720
6	0.4836	0.4486	0.3437	0.1809	0.1767	0.1204	0.3310
7	0.5756	0.5340	0.4091	0.2153	0.2103	0.1433	0.3941
8	0.6737	0.6250	0.4788	0.2520	0.2462	0.1678	0.4612
9	0.7782	0.7219	0.5531	0.2911	0.2843	0.1938	0.5327
10	0.8893	0.8250	0.6320	0.3327	0.3249	0.2214	0.6088
11	1.0074	0.9345	0.7160	0.3768	0.3681	0.2508	0.6896
12	1.1329	1.0510	0.8052	0.4238	0.4139	0.2821	0.7756
13	1.2662	1.1747	0.8999	0.4737	0.4627	0.3153	0.8668
14	1.4079	1.3061	1.0006	0.5266	0.5144	0.3506	0.9638
15	1.5583	1.4456	1.1076	0.5829	0.5694	0.3880	1.0668
16	1.7182	1.5940	1.2212	0.6427	0.6278	0.4278	1.1763
17	1.8882	1.7516	1.3420	0.7063	0.6899	0.4702	1.2926
18	2.0689	1.9193	1.4704	0.7739	0.7559	0.5152	1.4163
19	2.2611	2.0976	1.6070	0.8458	0.8262	0.5630	1.5479
20	2.4656	2.2873	1.7524	0.9223	0.9009	0.6139	1.6879
21	2.6833	2.4893	1.9071	1.0037	0.9804	0.6682	1.8370
22	2.9152	2.7044	2.0719	1.0905	1.0652	0.7259	1.9957
23	3.1622	2.9336	2.2475	1.1829	1.1554	0.7874	2.1648
24	3.4255	3.1778	2.4346	1.2814	1.2516	0.8530	2.3451
25	3.7061	3.4381	2.6340	1.3863	1.3542	0.9228	2.5372

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **10% or Greater**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0937	0.0869	0.0666	0.0351	0.0342	0.0233	0.0642
2	0.1636	0.1518	0.1163	0.0612	0.0598	0.0407	0.1120
3	0.2307	0.2140	0.1640	0.0863	0.0843	0.0574	0.1579
4	0.3028	0.2809	0.2152	0.1133	0.1106	0.0754	0.2073
5	0.3800	0.3525	0.2701	0.1421	0.1388	0.0946	0.2601
6	0.4625	0.4290	0.3287	0.1730	0.1690	0.1152	0.3166
7	0.5506	0.5107	0.3913	0.2059	0.2012	0.1371	0.3769
8	0.6444	0.5978	0.4580	0.2410	0.2355	0.1605	0.4411
9	0.7443	0.6905	0.5290	0.2784	0.2720	0.1853	0.5095
10	0.8506	0.7891	0.6045	0.3182	0.3108	0.2118	0.5823
11	0.9635	0.8938	0.6848	0.3604	0.3521	0.2399	0.6596
12	1.0836	1.0052	0.7701	0.4053	0.3959	0.2698	0.7418
13	1.2111	1.1235	0.8607	0.4530	0.4425	0.3016	0.8291
14	1.3466	1.2492	0.9570	0.5037	0.4920	0.3353	0.9218
15	1.4905	1.3827	1.0593	0.5575	0.5446	0.3711	1.0204
16	1.6434	1.5246	1.1680	0.6147	0.6005	0.4092	1.1250
17	1.8059	1.6753	1.2835	0.6755	0.6599	0.4497	1.2363
18	1.9788	1.8357	1.4064	0.7402	0.7230	0.4927	1.3546
19	2.1626	2.0062	1.5370	0.8090	0.7902	0.5385	1.4805
20	2.3582	2.1877	1.6760	0.8821	0.8616	0.5872	1.6144
21	2.5665	2.3809	1.8240	0.9600	0.9377	0.6391	1.7570
22	2.7882	2.5866	1.9817	1.0430	1.0188	0.6943	1.9088
23	3.0245	2.8058	2.1496	1.1314	1.1051	0.7531	2.0705
24	3.2763	3.0394	2.3286	1.2256	1.1971	0.8158	2.2429
25	3.5447	3.2884	2.5193	1.3260	1.2952	0.8826	2.4267

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0 - \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1481	0.1374	0.1053	0.0554	0.0541	0.0369	0.1014
2	0.2585	0.2398	0.1838	0.0967	0.0945	0.0644	0.1770
3	0.3646	0.3382	0.2591	0.1364	0.1332	0.0908	0.2496
4	0.4785	0.4439	0.3401	0.1790	0.1748	0.1191	0.3276
5	0.6005	0.5571	0.4268	0.2246	0.2194	0.1495	0.4111
6	0.7309	0.6780	0.5195	0.2734	0.2671	0.1820	0.5004
7	0.8701	0.8071	0.6184	0.3255	0.3179	0.2166	0.5956
8	1.0184	0.9447	0.7238	0.3809	0.3721	0.2536	0.6972
9	1.1762	1.0912	0.8360	0.4400	0.4298	0.2929	0.8052
10	1.3442	1.2470	0.9553	0.5028	0.4911	0.3347	0.9202
11	1.5227	1.4126	1.0822	0.5696	0.5564	0.3792	1.0424
12	1.7124	1.5885	1.2170	0.6405	0.6257	0.4264	1.1723
13	1.9139	1.7755	1.3603	0.7159	0.6993	0.4766	1.3102
14	2.1280	1.9741	1.5124	0.7960	0.7775	0.5299	1.4568
15	2.3554	2.1851	1.6741	0.8811	0.8606	0.5865	1.6125
16	2.5971	2.4093	1.8458	0.9715	0.9489	0.6467	1.7779
17	2.8540	2.6476	2.0284	1.0676	1.0428	0.7107	1.9538
18	3.1271	2.9010	2.2225	1.1698	1.1426	0.7787	2.1408
19	3.4176	3.1705	2.4290	1.2784	1.2487	0.8510	2.3396
20	3.7268	3.4572	2.6487	1.3941	1.3617	0.9280	2.5513
21	4.0558	3.7625	2.8826	1.5172	1.4819	1.0099	2.7766
22	4.4063	4.0877	3.1317	1.6483	1.6100	1.0972	3.0165
23	4.7798	4.4341	3.3971	1.7880	1.7464	1.1902	3.2721
24	5.1777	4.8032	3.6799	1.9368	1.8918	1.2893	3.5446
25	5.6018	5.1967	3.9814	2.0955	2.0468	1.3949	3.8349

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1404	0.1302	0.0998	0.0525	0.0513	0.0350	0.0961
2	0.2450	0.2273	0.1741	0.0916	0.0895	0.0610	0.1677
3	0.3455	0.3205	0.2456	0.1292	0.1262	0.0860	0.2365
4	0.4534	0.4207	0.3223	0.1696	0.1657	0.1129	0.3104
5	0.5691	0.5279	0.4044	0.2129	0.2079	0.1417	0.3896
6	0.6926	0.6425	0.4923	0.2591	0.2531	0.1725	0.4742
7	0.8245	0.7649	0.5860	0.3084	0.3013	0.2053	0.5644
8	0.9651	0.8953	0.6859	0.3610	0.3526	0.2403	0.6607
9	1.1147	1.0341	0.7922	0.4170	0.4073	0.2776	0.7631
10	1.2738	1.1817	0.9053	0.4765	0.4654	0.3172	0.8720
11	1.4430	1.3386	1.0256	0.5398	0.5272	0.3593	0.9878
12	1.6227	1.5054	1.1533	0.6070	0.5929	0.4041	1.1109
13	1.8137	1.6826	1.2891	0.6785	0.6627	0.4516	1.2417
14	2.0166	1.8708	1.4333	0.7543	0.7368	0.5021	1.3805
15	2.2321	2.0707	1.5864	0.8350	0.8156	0.5558	1.5281
16	2.4612	2.2832	1.7492	0.9206	0.8993	0.6128	1.6849
17	2.7046	2.5090	1.9222	1.0117	0.9882	0.6735	1.8515
18	2.9634	2.7491	2.1062	1.1085	1.0828	0.7379	2.0287
19	3.2387	3.0045	2.3018	1.2115	1.1834	0.8065	2.2172
20	3.5317	3.2763	2.5101	1.3211	1.2904	0.8794	2.4177
21	3.8435	3.5656	2.7317	1.4377	1.4044	0.9571	2.6312
22	4.1757	3.8737	2.9678	1.5620	1.5257	1.0398	2.8586
23	4.5295	4.2020	3.2193	1.6944	1.6550	1.1279	3.1009
24	4.9067	4.5518	3.4873	1.8354	1.7928	1.2218	3.3590
25	5.3086	4.9247	3.7730	1.9858	1.9397	1.3219	3.6342

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1337	0.1240	0.0950	0.0500	0.0489	0.0333	0.0915
2	0.2334	0.2165	0.1659	0.0873	0.0853	0.0581	0.1598
3	0.3291	0.3053	0.2339	0.1231	0.1203	0.0820	0.2253
4	0.4319	0.4007	0.3070	0.1616	0.1578	0.1076	0.2957
5	0.5421	0.5029	0.3853	0.2028	0.1981	0.1350	0.3711
6	0.6598	0.6121	0.4689	0.2468	0.2411	0.1643	0.4517
7	0.7854	0.7286	0.5582	0.2938	0.2870	0.1956	0.5377
8	0.9193	0.8528	0.6534	0.3439	0.3359	0.2289	0.6293
9	1.0618	0.9850	0.7547	0.3972	0.3880	0.2644	0.7269
10	1.2134	1.1257	0.8624	0.4539	0.4434	0.3021	0.8307
11	1.3746	1.2751	0.9769	0.5142	0.5022	0.3423	0.9410
12	1.5458	1.4340	1.0986	0.5782	0.5648	0.3849	1.0582
13	1.7277	1.6028	1.2279	0.6463	0.6313	0.4302	1.1828
14	1.9210	1.7821	1.3653	0.7186	0.7019	0.4783	1.3151
15	2.1263	1.9725	1.5112	0.7954	0.7769	0.5295	1.4556
16	2.3445	2.1749	1.6663	0.8770	0.8566	0.5838	1.6050
17	2.5763	2.3900	1.8311	0.9637	0.9413	0.6415	1.7637
18	2.8229	2.6187	2.0063	1.0560	1.0314	0.7029	1.9325
19	3.0851	2.8620	2.1927	1.1541	1.1273	0.7682	2.1120
20	3.3642	3.1209	2.3910	1.2584	1.2292	0.8377	2.3031
21	3.6613	3.3965	2.6022	1.3696	1.3378	0.9117	2.5065
22	3.9777	3.6900	2.8270	1.4879	1.4534	0.9905	2.7231
23	4.3148	4.0027	3.0666	1.6140	1.5765	1.0744	2.9538
24	4.6740	4.3360	3.3219	1.7484	1.7078	1.1638	3.1997
25	5.0569	4.6912	3.5940	1.8916	1.8477	1.2592	3.4618

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1204	0.1117	0.0855	0.0450	0.0440	0.0300	0.0824
2	0.2101	0.1949	0.1493	0.0786	0.0768	0.0523	0.1438
3	0.2963	0.2749	0.2106	0.1108	0.1083	0.0738	0.2028
4	0.3888	0.3607	0.2764	0.1455	0.1421	0.0968	0.2662
5	0.4880	0.4527	0.3468	0.1825	0.1783	0.1215	0.3341
6	0.5939	0.5510	0.4221	0.2222	0.2170	0.1479	0.4066
7	0.7070	0.6559	0.5025	0.2645	0.2583	0.1761	0.4840
8	0.8276	0.7677	0.5882	0.3096	0.3024	0.2061	0.5665
9	0.9558	0.8867	0.6793	0.3576	0.3492	0.2380	0.6544
10	1.0923	1.0133	0.7763	0.4086	0.3991	0.2720	0.7478
11	1.2374	1.1479	0.8794	0.4629	0.4521	0.3081	0.8471
12	1.3915	1.2909	0.9890	0.5205	0.5084	0.3465	0.9526
13	1.5553	1.4428	1.1054	0.5818	0.5683	0.3873	1.0647
14	1.7293	1.6042	1.2290	0.6469	0.6318	0.4306	1.1838
15	1.9141	1.7757	1.3604	0.7160	0.6994	0.4766	1.3104
16	2.1105	1.9579	1.5000	0.7895	0.7711	0.5255	1.4448
17	2.3192	2.1515	1.6483	0.8676	0.8474	0.5775	1.5877
18	2.5412	2.3574	1.8061	0.9506	0.9285	0.6328	1.7397
19	2.7773	2.5764	1.9739	1.0389	1.0148	0.6915	1.9013
20	3.0285	2.8095	2.1524	1.1329	1.1065	0.7541	2.0732
21	3.2959	3.0576	2.3425	1.2329	1.2043	0.8207	2.2563
22	3.5807	3.3218	2.5449	1.3394	1.3083	0.8916	2.4513
23	3.8842	3.6033	2.7606	1.4529	1.4192	0.9672	2.6590
24	4.2075	3.9033	2.9904	1.5739	1.5374	1.0477	2.8804
25	4.5522	4.2230	3.2354	1.7028	1.6633	1.1335	3.1164

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1326	0.1230	0.0942	0.0496	0.0485	0.0330	0.0908
2	0.2315	0.2147	0.1645	0.0866	0.0846	0.0576	0.1585
3	0.3264	0.3028	0.2320	0.1221	0.1193	0.0813	0.2235
4	0.4284	0.3974	0.3045	0.1602	0.1565	0.1067	0.2933
5	0.5376	0.4987	0.3821	0.2011	0.1964	0.1339	0.3680
6	0.6544	0.6070	0.4651	0.2448	0.2391	0.1629	0.4480
7	0.7790	0.7226	0.5536	0.2914	0.2846	0.1940	0.5333
8	0.9117	0.8458	0.6480	0.3411	0.3331	0.2270	0.6242
9	1.0531	0.9769	0.7485	0.3939	0.3848	0.2622	0.7209
10	1.2034	1.1164	0.8553	0.4502	0.4397	0.2997	0.8239
11	1.3633	1.2647	0.9689	0.5100	0.4981	0.3395	0.9333
12	1.5331	1.4222	1.0896	0.5735	0.5602	0.3817	1.0495
13	1.7135	1.5896	1.2178	0.6410	0.6261	0.4267	1.1731
14	1.9052	1.7674	1.3541	0.7127	0.6961	0.4744	1.3043
15	2.1088	1.9563	1.4988	0.7888	0.7705	0.5251	1.4437
16	2.3252	2.1570	1.6526	0.8698	0.8496	0.5790	1.5918
17	2.5552	2.3704	1.8160	0.9558	0.9336	0.6362	1.7492
18	2.7997	2.5972	1.9898	1.0473	1.0230	0.6971	1.9166
19	3.0598	2.8385	2.1747	1.1446	1.1180	0.7619	2.0947
20	3.3366	3.0953	2.3714	1.2481	1.2191	0.8308	2.2842
21	3.6312	3.3686	2.5808	1.3583	1.3268	0.9042	2.4859
22	3.9450	3.6597	2.8038	1.4757	1.4414	0.9823	2.7007
23	4.2793	3.9698	3.0414	1.6008	1.5636	1.0656	2.9295
24	4.6356	4.3003	3.2946	1.7340	1.6938	1.1543	3.1734
25	5.0153	4.6526	3.5645	1.8761	1.8325	1.2488	3.4334

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1216	0.1128	0.0864	0.0455	0.0444	0.0303	0.0832
2	0.2122	0.1969	0.1508	0.0794	0.0775	0.0528	0.1453
3	0.2993	0.2777	0.2127	0.1120	0.1094	0.0745	0.2049
4	0.3928	0.3644	0.2792	0.1469	0.1435	0.0978	0.2689
5	0.4929	0.4573	0.3503	0.1844	0.1801	0.1227	0.3375
6	0.6000	0.5566	0.4264	0.2244	0.2192	0.1494	0.4107
7	0.7142	0.6626	0.5076	0.2672	0.2610	0.1778	0.4889
8	0.8360	0.7755	0.5941	0.3127	0.3054	0.2082	0.5723
9	0.9656	0.8957	0.6863	0.3612	0.3528	0.2404	0.6610
10	1.1034	1.0236	0.7842	0.4128	0.4032	0.2748	0.7554
11	1.2500	1.1596	0.8884	0.4676	0.4567	0.3112	0.8557
12	1.4057	1.3040	0.9991	0.5258	0.5136	0.3500	0.9623
13	1.5711	1.4575	1.1166	0.5877	0.5741	0.3912	1.0756
14	1.7469	1.6205	1.2415	0.6534	0.6383	0.4350	1.1959
15	1.9336	1.7937	1.3742	0.7233	0.7065	0.4815	1.3237
16	2.1320	1.9778	1.5152	0.7975	0.7790	0.5309	1.4595
17	2.3428	2.1734	1.6651	0.8764	0.8560	0.5834	1.6039
18	2.5670	2.3814	1.8244	0.9602	0.9379	0.6392	1.7573
19	2.8055	2.6026	1.9939	1.0494	1.0251	0.6986	1.9206
20	3.0593	2.8380	2.1743	1.1444	1.1178	0.7618	2.0943
21	3.3294	3.0886	2.3663	1.2454	1.2165	0.8290	2.2793
22	3.6171	3.3555	2.5708	1.3531	1.3216	0.9007	2.4762
23	3.9237	3.6399	2.7886	1.4677	1.4336	0.9770	2.6861
24	4.2503	3.9429	3.0208	1.5899	1.5530	1.0583	2.9097
25	4.5985	4.2659	3.2683	1.7202	1.6802	1.1450	3.1481

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1130	0.1048	0.0803	0.0423	0.0413	0.0281	0.0774
2	0.1973	0.1830	0.1402	0.0738	0.0721	0.0491	0.1351
3	0.2782	0.2581	0.1977	0.1041	0.1017	0.0693	0.1905
4	0.3651	0.3387	0.2595	0.1366	0.1334	0.0909	0.2500
5	0.4582	0.4251	0.3257	0.1714	0.1674	0.1141	0.3137
6	0.5577	0.5174	0.3964	0.2086	0.2038	0.1389	0.3818
7	0.6639	0.6159	0.4719	0.2483	0.2426	0.1653	0.4545
8	0.7771	0.7209	0.5523	0.2907	0.2839	0.1935	0.5320
9	0.8976	0.8326	0.6379	0.3357	0.3279	0.2235	0.6145
10	1.0257	0.9515	0.7290	0.3837	0.3748	0.2554	0.7022
11	1.1619	1.0779	0.8258	0.4346	0.4245	0.2893	0.7954
12	1.3067	1.2122	0.9287	0.4888	0.4774	0.3254	0.8945
13	1.4605	1.3548	1.0380	0.5463	0.5336	0.3637	0.9998
14	1.6238	1.5064	1.1541	0.6074	0.5933	0.4043	1.1116
15	1.7974	1.6674	1.2774	0.6723	0.6567	0.4476	1.2305
16	1.9818	1.8385	1.4085	0.7413	0.7241	0.4935	1.3567
17	2.1778	2.0203	1.5478	0.8146	0.7957	0.5423	1.4909
18	2.3862	2.2136	1.6959	0.8926	0.8719	0.5942	1.6336
19	2.6079	2.4193	1.8535	0.9755	0.9529	0.6494	1.7853
20	2.8438	2.6381	2.0211	1.0638	1.0391	0.7081	1.9468
21	3.0949	2.8711	2.1996	1.1577	1.1308	0.7706	2.1187
22	3.3623	3.1192	2.3897	1.2577	1.2285	0.8372	2.3018
23	3.6473	3.3835	2.5922	1.3643	1.3327	0.9082	2.4969
24	3.9509	3.6652	2.8080	1.4779	1.4436	0.9838	2.7048
25	4.2746	3.9655	3.0381	1.5990	1.5619	1.0644	2.9263

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1060	0.0984	0.0754	0.0397	0.0387	0.0264	0.0726
2	0.1851	0.1717	0.1315	0.0692	0.0676	0.0461	0.1267
3	0.2610	0.2421	0.1855	0.0976	0.0954	0.0650	0.1787
4	0.3425	0.3178	0.2434	0.1281	0.1252	0.0853	0.2345
5	0.4299	0.3988	0.3055	0.1608	0.1571	0.1070	0.2943
6	0.5232	0.4854	0.3719	0.1957	0.1912	0.1303	0.3582
7	0.6228	0.5778	0.4427	0.2330	0.2276	0.1551	0.4264
8	0.7290	0.6763	0.5181	0.2727	0.2664	0.1815	0.4990
9	0.8420	0.7811	0.5984	0.3150	0.3076	0.2097	0.5764
10	0.9622	0.8926	0.6839	0.3599	0.3516	0.2396	0.6587
11	1.0900	1.0112	0.7747	0.4077	0.3983	0.2714	0.7462
12	1.2258	1.1371	0.8712	0.4585	0.4479	0.3052	0.8392
13	1.3701	1.2710	0.9737	0.5125	0.5006	0.3411	0.9379
14	1.5233	1.4131	1.0827	0.5698	0.5566	0.3793	1.0428
15	1.6861	1.5642	1.1984	0.6307	0.6161	0.4198	1.1543
16	1.8591	1.7247	1.3213	0.6954	0.6793	0.4629	1.2727
17	2.0430	1.8953	1.4520	0.7642	0.7465	0.5087	1.3986
18	2.2385	2.0766	1.5910	0.8374	0.8179	0.5574	1.5324
19	2.4465	2.2695	1.7388	0.9151	0.8939	0.6092	1.6748
20	2.6678	2.4748	1.8960	0.9979	0.9747	0.6643	1.8263
21	2.9033	2.6934	2.0635	1.0860	1.0608	0.7229	1.9876
22	3.1542	2.9261	2.2418	1.1799	1.1525	0.7854	2.1593
23	3.4215	3.1741	2.4318	1.2799	1.2502	0.8520	2.3423
24	3.7064	3.4383	2.6342	1.3864	1.3542	0.9229	2.5373
25	4.0100	3.7200	2.8500	1.5000	1.4652	0.9985	2.7452

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0998	0.0926	0.0710	0.0373	0.0365	0.0249	0.0684
2	0.1743	0.1617	0.1239	0.0652	0.0637	0.0434	0.1193
3	0.2458	0.2280	0.1747	0.0919	0.0898	0.0612	0.1683
4	0.3226	0.2992	0.2293	0.1207	0.1179	0.0803	0.2208
5	0.4048	0.3755	0.2877	0.1514	0.1479	0.1008	0.2771
6	0.4927	0.4571	0.3502	0.1843	0.1800	0.1227	0.3373
7	0.5865	0.5441	0.4169	0.2194	0.2143	0.1460	0.4015
8	0.6865	0.6368	0.4879	0.2568	0.2508	0.1709	0.4700
9	0.7929	0.7356	0.5635	0.2966	0.2897	0.1974	0.5428
10	0.9061	0.8406	0.6440	0.3390	0.3311	0.2256	0.6203
11	1.0265	0.9522	0.7295	0.3840	0.3750	0.2556	0.7027
12	1.1543	1.0709	0.8204	0.4318	0.4218	0.2874	0.7902
13	1.2902	1.1969	0.9170	0.4826	0.4714	0.3213	0.8832
14	1.4345	1.3308	1.0195	0.5366	0.5241	0.3572	0.9820
15	1.5878	1.4730	1.1285	0.5940	0.5802	0.3954	1.0870
16	1.7507	1.6241	1.2443	0.6549	0.6397	0.4359	1.1985
17	1.9239	1.7848	1.3674	0.7197	0.7030	0.4791	1.3171
18	2.1080	1.9556	1.4982	0.7885	0.7702	0.5249	1.4431
19	2.3039	2.1372	1.6374	0.8618	0.8418	0.5737	1.5772
20	2.5122	2.3306	1.7855	0.9398	0.9179	0.6256	1.7198
21	2.7341	2.5364	1.9432	1.0227	0.9990	0.6808	1.8717
22	2.9704	2.7556	2.1111	1.1111	1.0853	0.7396	2.0335
23	3.2221	2.9891	2.2900	1.2053	1.1773	0.8023	2.2058
24	3.4903	3.2379	2.4807	1.3056	1.2753	0.8691	2.3894
25	3.7763	3.5032	2.6839	1.4126	1.3798	0.9403	2.5852

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0946	0.0877	0.0672	0.0354	0.0346	0.0236	0.0647
2	0.1651	0.1532	0.1173	0.0618	0.0603	0.0411	0.1130
3	0.2328	0.2160	0.1655	0.0871	0.0851	0.0580	0.1594
4	0.3055	0.2835	0.2172	0.1143	0.1116	0.0761	0.2092
5	0.3834	0.3557	0.2725	0.1434	0.1401	0.0955	0.2625
6	0.4667	0.4330	0.3317	0.1746	0.1705	0.1162	0.3195
7	0.5556	0.5154	0.3949	0.2078	0.2030	0.1383	0.3803
8	0.6503	0.6033	0.4622	0.2433	0.2376	0.1619	0.4452
9	0.7511	0.6968	0.5338	0.2810	0.2744	0.1870	0.5142
10	0.8583	0.7963	0.6100	0.3211	0.3136	0.2137	0.5876
11	0.9723	0.9020	0.6911	0.3637	0.3553	0.2421	0.6656
12	1.0935	1.0144	0.7772	0.4090	0.3995	0.2723	0.7486
13	1.2221	1.1338	0.8686	0.4572	0.4465	0.3043	0.8367
14	1.3589	1.2606	0.9658	0.5083	0.4965	0.3384	0.9302
15	1.5041	1.3953	1.0690	0.5626	0.5496	0.3745	1.0297
16	1.6584	1.5385	1.1787	0.6204	0.6060	0.4129	1.1353
17	1.8224	1.6906	1.2953	0.6817	0.6659	0.4538	1.2476
18	1.9968	1.8524	1.4192	0.7470	0.7296	0.4972	1.3670
19	2.1823	2.0245	1.5511	0.8163	0.7974	0.5434	1.4940
20	2.3797	2.2077	1.6914	0.8902	0.8695	0.5926	1.6291
21	2.5899	2.4026	1.8407	0.9688	0.9463	0.6449	1.7730
22	2.8137	2.6102	1.9998	1.0525	1.0281	0.7006	1.9262
23	3.0522	2.8314	2.1692	1.1417	1.1152	0.7600	2.0895
24	3.3063	3.0672	2.3498	1.2368	1.2080	0.8233	2.2634
25	3.5771	3.3184	2.5423	1.3381	1.3070	0.8907	2.4488

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0898	0.0833	0.0639	0.0336	0.0328	0.0224	0.0615
2	0.1568	0.1455	0.1115	0.0587	0.0573	0.0390	0.1074
3	0.2212	0.2052	0.1572	0.0827	0.0808	0.0551	0.1514
4	0.2902	0.2693	0.2063	0.1086	0.1060	0.0723	0.1987
5	0.3642	0.3379	0.2589	0.1362	0.1331	0.0907	0.2494
6	0.4433	0.4113	0.3151	0.1658	0.1620	0.1104	0.3035
7	0.5277	0.4896	0.3751	0.1974	0.1928	0.1314	0.3613
8	0.6177	0.5730	0.4390	0.2311	0.2257	0.1538	0.4229
9	0.7135	0.6619	0.5071	0.2669	0.2607	0.1777	0.4884
10	0.8153	0.7564	0.5795	0.3050	0.2979	0.2030	0.5582
11	0.9236	0.8568	0.6564	0.3455	0.3375	0.2300	0.6323
12	1.0387	0.9636	0.7382	0.3885	0.3795	0.2586	0.7111
13	1.1609	1.0770	0.8251	0.4343	0.4242	0.2891	0.7947
14	1.2908	1.1974	0.9174	0.4828	0.4716	0.3214	0.8836
15	1.4287	1.3254	1.0154	0.5344	0.5220	0.3558	0.9781
16	1.5753	1.4614	1.1196	0.5893	0.5756	0.3923	1.0784
17	1.7311	1.6059	1.2304	0.6476	0.6325	0.4311	1.1851
18	1.8968	1.7596	1.3481	0.7095	0.6931	0.4723	1.2985
19	2.0730	1.9231	1.4734	0.7755	0.7574	0.5162	1.4192
20	2.2605	2.0971	1.6066	0.8456	0.8260	0.5629	1.5475
21	2.4601	2.2822	1.7485	0.9203	0.8989	0.6126	1.6842
22	2.6727	2.4795	1.8996	0.9998	0.9766	0.6655	1.8297
23	2.8992	2.6896	2.0606	1.0845	1.0593	0.7219	1.9848
24	3.1406	2.9135	2.2321	1.1748	1.1475	0.7820	2.1500
25	3.3979	3.1522	2.4150	1.2710	1.2415	0.8461	2.3261

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0856	0.0794	0.0608	0.0320	0.0313	0.0213	0.0586
2	0.1493	0.1385	0.1061	0.0559	0.0546	0.0372	0.1022
3	0.2106	0.1954	0.1497	0.0788	0.0770	0.0524	0.1442
4	0.2764	0.2564	0.1964	0.1034	0.1010	0.0688	0.1892
5	0.3469	0.3218	0.2465	0.1297	0.1267	0.0864	0.2375
6	0.4222	0.3917	0.3001	0.1579	0.1543	0.1051	0.2890
7	0.5026	0.4662	0.3572	0.1880	0.1836	0.1251	0.3441
8	0.5882	0.5457	0.4181	0.2200	0.2149	0.1465	0.4027
9	0.6794	0.6303	0.4829	0.2542	0.2483	0.1692	0.4651
10	0.7764	0.7203	0.5518	0.2904	0.2837	0.1933	0.5315
11	0.8795	0.8159	0.6251	0.3290	0.3214	0.2190	0.6021
12	0.9891	0.9176	0.7030	0.3700	0.3614	0.2463	0.6771
13	1.1055	1.0256	0.7857	0.4135	0.4039	0.2753	0.7568
14	1.2292	1.1403	0.8736	0.4598	0.4491	0.3061	0.8415
15	1.3606	1.2622	0.9670	0.5089	0.4971	0.3388	0.9314
16	1.5002	1.3917	1.0662	0.5612	0.5481	0.3735	1.0270
17	1.6486	1.5293	1.1717	0.6167	0.6023	0.4105	1.1286
18	1.8063	1.6757	1.2838	0.6757	0.6600	0.4498	1.2366
19	1.9741	1.8314	1.4031	0.7385	0.7213	0.4916	1.3515
20	2.1527	1.9970	1.5300	0.8053	0.7866	0.5360	1.4737
21	2.3428	2.1734	1.6651	0.8764	0.8560	0.5834	1.6038
22	2.5452	2.3612	1.8090	0.9521	0.9300	0.6338	1.7424
23	2.7609	2.5613	1.9623	1.0328	1.0088	0.6875	1.8901
24	2.9908	2.7745	2.1256	1.1188	1.0928	0.7447	2.0474
25	3.2358	3.0018	2.2998	1.2104	1.1823	0.8057	2.2152

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0817	0.0758	0.0580	0.0305	0.0298	0.0203	0.0559
2	0.1425	0.1322	0.1013	0.0533	0.0521	0.0355	0.0976
3	0.2010	0.1865	0.1429	0.0752	0.0734	0.0501	0.1376
4	0.2638	0.2447	0.1875	0.0987	0.0964	0.0657	0.1806
5	0.3311	0.3071	0.2353	0.1238	0.1210	0.0824	0.2266
6	0.4030	0.3738	0.2864	0.1507	0.1472	0.1003	0.2759
7	0.4797	0.4450	0.3409	0.1794	0.1753	0.1194	0.3284
8	0.5614	0.5208	0.3990	0.2100	0.2051	0.1398	0.3844
9	0.6485	0.6016	0.4609	0.2426	0.2369	0.1615	0.4439
10	0.7411	0.6875	0.5267	0.2772	0.2708	0.1845	0.5073
11	0.8395	0.7788	0.5967	0.3140	0.3067	0.2090	0.5747
12	0.9441	0.8758	0.6710	0.3532	0.3450	0.2351	0.6463
13	1.0552	0.9789	0.7500	0.3947	0.3855	0.2627	0.7224
14	1.1732	1.0884	0.8338	0.4389	0.4287	0.2921	0.8032
15	1.2986	1.2047	0.9230	0.4858	0.4745	0.3234	0.8890
16	1.4319	1.3283	1.0177	0.5356	0.5232	0.3565	0.9802
17	1.5735	1.4597	1.1183	0.5886	0.5749	0.3918	1.0772
18	1.7241	1.5994	1.2253	0.6449	0.6299	0.4293	1.1803
19	1.8842	1.7480	1.3392	0.7048	0.6885	0.4692	1.2899
20	2.0547	1.9061	1.4603	0.7686	0.7507	0.5116	1.4066
21	2.2361	2.0744	1.5893	0.8365	0.8170	0.5568	1.5308
22	2.4293	2.2536	1.7266	0.9087	0.8876	0.6049	1.6631
23	2.6352	2.4446	1.8729	0.9857	0.9629	0.6562	1.8040
24	2.8546	2.6482	2.0288	1.0678	1.0430	0.7108	1.9542
25	3.0884	2.8651	2.1950	1.1553	1.1285	0.7690	2.1143

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0781	0.0725	0.0555	0.0292	0.0285	0.0194	0.0535
2	0.1363	0.1265	0.0969	0.0510	0.0498	0.0339	0.0933
3	0.1923	0.1784	0.1366	0.0719	0.0702	0.0479	0.1316
4	0.2523	0.2341	0.1793	0.0944	0.0922	0.0628	0.1727
5	0.3166	0.2937	0.2250	0.1184	0.1157	0.0788	0.2168
6	0.3854	0.3575	0.2739	0.1442	0.1408	0.0960	0.2638
7	0.4588	0.4256	0.3261	0.1716	0.1676	0.1142	0.3141
8	0.5370	0.4982	0.3817	0.2009	0.1962	0.1337	0.3676
9	0.6202	0.5754	0.4408	0.2320	0.2266	0.1544	0.4246
10	0.7088	0.6575	0.5038	0.2651	0.2590	0.1765	0.4852
11	0.8029	0.7449	0.5707	0.3004	0.2934	0.1999	0.5497
12	0.9030	0.8377	0.6418	0.3378	0.3299	0.2248	0.6182
13	1.0092	0.9362	0.7173	0.3775	0.3688	0.2513	0.6909
14	1.1221	1.0410	0.7975	0.4198	0.4100	0.2794	0.7682
15	1.2421	1.1522	0.8828	0.4646	0.4538	0.3093	0.8503
16	1.3695	1.2705	0.9733	0.5123	0.5004	0.3410	0.9375
17	1.5050	1.3961	1.0696	0.5630	0.5499	0.3747	1.0303
18	1.6490	1.5297	1.1720	0.6168	0.6025	0.4106	1.1289
19	1.8022	1.6718	1.2808	0.6741	0.6585	0.4487	1.2337
20	1.9652	1.8231	1.3967	0.7351	0.7180	0.4893	1.3453
21	2.1387	1.9840	1.5200	0.8000	0.7814	0.5325	1.4641
22	2.3235	2.1555	1.6514	0.8692	0.8490	0.5786	1.5907
23	2.5204	2.3382	1.7913	0.9428	0.9209	0.6276	1.7255
24	2.7303	2.5328	1.9405	1.0213	0.9976	0.6798	1.8691
25	2.9539	2.7403	2.0994	1.1050	1.0793	0.7355	2.0222

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0 - \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0889	0.0824	0.0632	0.0332	0.0325	0.0221	0.0608
2	0.1551	0.1439	0.1103	0.0580	0.0567	0.0386	0.1062
3	0.2188	0.2029	0.1555	0.0818	0.0799	0.0545	0.1498
4	0.2871	0.2663	0.2040	0.1074	0.1049	0.0715	0.1965
5	0.3603	0.3342	0.2561	0.1348	0.1316	0.0897	0.2467
6	0.4385	0.4068	0.3117	0.1640	0.1602	0.1092	0.3002
7	0.5220	0.4843	0.3710	0.1953	0.1907	0.1300	0.3574
8	0.6110	0.5668	0.4343	0.2286	0.2233	0.1521	0.4183
9	0.7057	0.6547	0.5016	0.2640	0.2579	0.1757	0.4831
10	0.8065	0.7482	0.5732	0.3017	0.2947	0.2008	0.5521
11	0.9136	0.8475	0.6493	0.3418	0.3338	0.2275	0.6254
12	1.0274	0.9531	0.7302	0.3843	0.3754	0.2558	0.7034
13	1.1483	1.0653	0.8162	0.4296	0.4196	0.2859	0.7861
14	1.2768	1.1845	0.9075	0.4776	0.4665	0.3179	0.8741
15	1.4133	1.3111	1.0044	0.5287	0.5164	0.3519	0.9675
16	1.5583	1.4456	1.1075	0.5829	0.5694	0.3880	1.0668
17	1.7124	1.5886	1.2170	0.6406	0.6257	0.4264	1.1723
18	1.8763	1.7406	1.3335	0.7019	0.6856	0.4672	1.2845
19	2.0506	1.9023	1.4574	0.7671	0.7492	0.5106	1.4038
20	2.2361	2.0743	1.5892	0.8364	0.8170	0.5568	1.5308
21	2.4335	2.2575	1.7296	0.9103	0.8892	0.6060	1.6659
22	2.6438	2.4526	1.8790	0.9890	0.9660	0.6583	1.8099
23	2.8679	2.6605	2.0383	1.0728	1.0479	0.7141	1.9633
24	3.1066	2.8819	2.2080	1.1621	1.1351	0.7736	2.1267
25	3.3611	3.1180	2.3888	1.2573	1.2281	0.8369	2.3010

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0842	0.0781	0.0599	0.0315	0.0308	0.0210	0.0577
2	0.1470	0.1364	0.1045	0.0550	0.0537	0.0366	0.1006
3	0.2073	0.1923	0.1473	0.0775	0.0757	0.0516	0.1419
4	0.2721	0.2524	0.1934	0.1018	0.0994	0.0677	0.1863
5	0.3414	0.3167	0.2427	0.1277	0.1248	0.0850	0.2337
6	0.4156	0.3855	0.2954	0.1555	0.1518	0.1035	0.2845
7	0.4947	0.4589	0.3516	0.1851	0.1808	0.1232	0.3387
8	0.5790	0.5372	0.4115	0.2166	0.2116	0.1442	0.3964
9	0.6688	0.6204	0.4753	0.2502	0.2444	0.1665	0.4579
10	0.7643	0.7090	0.5432	0.2859	0.2793	0.1903	0.5232
11	0.8658	0.8032	0.6153	0.3239	0.3163	0.2156	0.5927
12	0.9736	0.9032	0.6920	0.3642	0.3558	0.2424	0.6665
13	1.0882	1.0095	0.7734	0.4071	0.3976	0.2710	0.7450
14	1.2100	1.1225	0.8600	0.4526	0.4421	0.3013	0.8283
15	1.3393	1.2424	0.9519	0.5010	0.4894	0.3335	0.9169
16	1.4767	1.3699	1.0495	0.5524	0.5396	0.3677	1.0109
17	1.6228	1.5054	1.1533	0.6070	0.5929	0.4041	1.1109
18	1.7781	1.6495	1.2637	0.6651	0.6497	0.4427	1.2172
19	1.9432	1.8027	1.3811	0.7269	0.7100	0.4839	1.3303
20	2.1190	1.9658	1.5060	0.7927	0.7742	0.5276	1.4506
21	2.3061	2.1394	1.6390	0.8626	0.8426	0.5742	1.5787
22	2.5054	2.3242	1.7807	0.9372	0.9154	0.6239	1.7152
23	2.7177	2.5212	1.9316	1.0166	0.9930	0.6767	1.8605
24	2.9440	2.7311	2.0924	1.1013	1.0757	0.7331	2.0154
25	3.1852	2.9548	2.2638	1.1915	1.1638	0.7931	2.1805

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0802	0.0744	0.0570	0.0300	0.0293	0.0200	0.0549
2	0.1400	0.1299	0.0995	0.0524	0.0512	0.0349	0.0959
3	0.1975	0.1832	0.1404	0.0739	0.0722	0.0492	0.1352
4	0.2592	0.2404	0.1842	0.0969	0.0947	0.0645	0.1774
5	0.3252	0.3017	0.2312	0.1217	0.1188	0.0810	0.2227
6	0.3959	0.3672	0.2814	0.1481	0.1446	0.0986	0.2710
7	0.4712	0.4372	0.3349	0.1763	0.1722	0.1173	0.3226
8	0.5516	0.5117	0.3920	0.2063	0.2015	0.1373	0.3776
9	0.6371	0.5910	0.4528	0.2383	0.2328	0.1586	0.4361
10	0.7280	0.6754	0.5174	0.2723	0.2660	0.1813	0.4984
11	0.8247	0.7651	0.5862	0.3085	0.3013	0.2054	0.5646
12	0.9275	0.8604	0.6592	0.3469	0.3389	0.2309	0.6349
13	1.0366	0.9617	0.7368	0.3878	0.3788	0.2581	0.7097
14	1.1526	1.0692	0.8192	0.4311	0.4211	0.2870	0.7890
15	1.2758	1.1835	0.9067	0.4772	0.4661	0.3177	0.8734
16	1.4067	1.3049	0.9998	0.5262	0.5140	0.3503	0.9630
17	1.5458	1.4340	1.0986	0.5782	0.5648	0.3849	1.0582
18	1.6937	1.5712	1.2038	0.6336	0.6189	0.4217	1.1595
19	1.8511	1.7172	1.3156	0.6924	0.6764	0.4609	1.2672
20	2.0185	1.8725	1.4346	0.7551	0.7375	0.5026	1.3818
21	2.1968	2.0379	1.5613	0.8217	0.8027	0.5470	1.5039
22	2.3866	2.2140	1.6962	0.8928	0.8720	0.5943	1.6338
23	2.5889	2.4016	1.8400	0.9684	0.9459	0.6446	1.7723
24	2.8044	2.6016	1.9932	1.0490	1.0247	0.6983	1.9198
25	3.0341	2.8147	2.1564	1.1350	1.1086	0.7555	2.0771

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0722	0.0670	0.0513	0.0270	0.0264	0.0180	0.0494
2	0.1261	0.1169	0.0896	0.0472	0.0461	0.0314	0.0863
3	0.1778	0.1649	0.1263	0.0665	0.0650	0.0443	0.1217
4	0.2333	0.2164	0.1658	0.0873	0.0852	0.0581	0.1597
5	0.2928	0.2716	0.2081	0.1095	0.1070	0.0729	0.2004
6	0.3564	0.3306	0.2533	0.1333	0.1302	0.0887	0.2440
7	0.4242	0.3935	0.3015	0.1587	0.1550	0.1056	0.2904
8	0.4965	0.4606	0.3529	0.1857	0.1814	0.1236	0.3399
9	0.5735	0.5320	0.4076	0.2145	0.2095	0.1428	0.3926
10	0.6554	0.6080	0.4658	0.2452	0.2395	0.1632	0.4487
11	0.7424	0.6887	0.5277	0.2777	0.2713	0.1849	0.5083
12	0.8349	0.7745	0.5934	0.3123	0.3051	0.2079	0.5716
13	0.9332	0.8657	0.6632	0.3491	0.3410	0.2324	0.6388
14	1.0376	0.9625	0.7374	0.3881	0.3791	0.2584	0.7103
15	1.1485	1.0654	0.8162	0.4296	0.4196	0.2860	0.7862
16	1.2663	1.1747	0.9000	0.4737	0.4627	0.3153	0.8669
17	1.3915	1.2909	0.9890	0.5205	0.5084	0.3465	0.9526
18	1.5247	1.4144	1.0837	0.5703	0.5571	0.3797	1.0438
19	1.6664	1.5458	1.1843	0.6233	0.6089	0.4149	1.1408
20	1.8171	1.6857	1.2915	0.6797	0.6639	0.4525	1.2439
21	1.9775	1.8345	1.4055	0.7397	0.7226	0.4924	1.3538
22	2.1484	1.9931	1.5270	0.8037	0.7850	0.5350	1.4708
23	2.3305	2.1620	1.6564	0.8718	0.8515	0.5803	1.5954
24	2.5245	2.3420	1.7943	0.9443	0.9224	0.6286	1.7283
25	2.7313	2.5338	1.9412	1.0217	0.9980	0.6801	1.8698

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0796	0.0738	0.0565	0.0298	0.0291	0.0198	0.0545
2	0.1389	0.1288	0.0987	0.0520	0.0507	0.0346	0.0951
3	0.1959	0.1817	0.1392	0.0733	0.0716	0.0488	0.1341
4	0.2570	0.2384	0.1827	0.0961	0.0939	0.0640	0.1760
5	0.3226	0.2992	0.2293	0.1207	0.1179	0.0803	0.2208
6	0.3926	0.3642	0.2790	0.1469	0.1435	0.0978	0.2688
7	0.4674	0.4336	0.3322	0.1748	0.1708	0.1164	0.3200
8	0.5470	0.5075	0.3888	0.2046	0.1999	0.1362	0.3745
9	0.6319	0.5862	0.4491	0.2364	0.2309	0.1573	0.4326
10	0.7221	0.6698	0.5132	0.2701	0.2638	0.1798	0.4943
11	0.8180	0.7588	0.5813	0.3060	0.2989	0.2037	0.5600
12	0.9199	0.8533	0.6538	0.3441	0.3361	0.2290	0.6297
13	1.0281	0.9538	0.7307	0.3846	0.3757	0.2560	0.7038
14	1.1431	1.0605	0.8124	0.4276	0.4177	0.2846	0.7826
15	1.2653	1.1738	0.8993	0.4733	0.4623	0.3151	0.8662
16	1.3951	1.2942	0.9916	0.5219	0.5098	0.3474	0.9551
17	1.5331	1.4222	1.0896	0.5735	0.5602	0.3817	1.0495
18	1.6798	1.5583	1.1939	0.6284	0.6138	0.4183	1.1500
19	1.8359	1.7031	1.3048	0.6867	0.6708	0.4571	1.2568
20	2.0019	1.8572	1.4228	0.7489	0.7315	0.4985	1.3705
21	2.1787	2.0212	1.5485	0.8150	0.7961	0.5425	1.4915
22	2.3670	2.1958	1.6823	0.8854	0.8649	0.5894	1.6204
23	2.5676	2.3819	1.8249	0.9605	0.9381	0.6393	1.7577
24	2.7813	2.5802	1.9768	1.0404	1.0163	0.6926	1.9041
25	3.0092	2.7916	2.1387	1.1256	1.0995	0.7493	2.0600

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0730	0.0677	0.0518	0.0273	0.0267	0.0182	0.0499
2	0.1273	0.1181	0.0905	0.0476	0.0465	0.0317	0.0872
3	0.1796	0.1666	0.1276	0.0672	0.0656	0.0447	0.1229
4	0.2357	0.2186	0.1675	0.0882	0.0861	0.0587	0.1613
5	0.2958	0.2744	0.2102	0.1106	0.1081	0.0736	0.2025
6	0.3600	0.3340	0.2559	0.1347	0.1315	0.0896	0.2464
7	0.4285	0.3975	0.3046	0.1603	0.1566	0.1067	0.2934
8	0.5016	0.4653	0.3565	0.1876	0.1833	0.1249	0.3434
9	0.5793	0.5374	0.4118	0.2167	0.2117	0.1443	0.3966
10	0.6620	0.6142	0.4705	0.2477	0.2419	0.1649	0.4532
11	0.7500	0.6957	0.5330	0.2805	0.2740	0.1867	0.5134
12	0.8434	0.7824	0.5994	0.3155	0.3082	0.2100	0.5774
13	0.9427	0.8745	0.6700	0.3526	0.3444	0.2347	0.6453
14	1.0481	0.9723	0.7449	0.3921	0.3830	0.2610	0.7175
15	1.1601	1.0762	0.8245	0.4340	0.4239	0.2889	0.7942
16	1.2792	1.1867	0.9091	0.4785	0.4674	0.3185	0.8757
17	1.4057	1.3040	0.9991	0.5258	0.5136	0.3500	0.9623
18	1.5402	1.4288	1.0947	0.5761	0.5628	0.3835	1.0544
19	1.6833	1.5616	1.1964	0.6297	0.6150	0.4191	1.1524
20	1.8356	1.7028	1.3046	0.6866	0.6707	0.4571	1.2566
21	1.9976	1.8532	1.4198	0.7473	0.7299	0.4974	1.3676
22	2.1703	2.0133	1.5425	0.8118	0.7930	0.5404	1.4857
23	2.3542	2.1839	1.6732	0.8806	0.8602	0.5862	1.6116
24	2.5502	2.3658	1.8125	0.9539	0.9318	0.6350	1.7458
25	2.7591	2.5596	1.9610	1.0321	1.0081	0.6870	1.8888

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0678	0.0629	0.0482	0.0254	0.0248	0.0169	0.0464
2	0.1184	0.1098	0.0841	0.0443	0.0433	0.0295	0.0810
3	0.1669	0.1549	0.1186	0.0624	0.0610	0.0416	0.1143
4	0.2191	0.2032	0.1557	0.0819	0.0800	0.0546	0.1500
5	0.2749	0.2550	0.1954	0.1028	0.1005	0.0685	0.1882
6	0.3346	0.3104	0.2378	0.1252	0.1223	0.0833	0.2291
7	0.3983	0.3695	0.2831	0.1490	0.1455	0.0992	0.2727
8	0.4662	0.4325	0.3314	0.1744	0.1704	0.1161	0.3192
9	0.5385	0.4996	0.3827	0.2014	0.1968	0.1341	0.3687
10	0.6154	0.5709	0.4374	0.2302	0.2249	0.1532	0.4213
11	0.6972	0.6467	0.4955	0.2608	0.2547	0.1736	0.4773
12	0.7840	0.7273	0.5572	0.2933	0.2865	0.1952	0.5367
13	0.8763	0.8129	0.6228	0.3278	0.3202	0.2182	0.5999
14	0.9743	0.9038	0.6925	0.3645	0.3560	0.2426	0.6670
15	1.0784	1.0004	0.7665	0.4034	0.3940	0.2685	0.7383
16	1.1891	1.1031	0.8451	0.4448	0.4345	0.2961	0.8140
17	1.3067	1.2122	0.9287	0.4888	0.4774	0.3254	0.8945
18	1.4317	1.3282	1.0176	0.5356	0.5231	0.3565	0.9801
19	1.5647	1.4516	1.1121	0.5853	0.5717	0.3896	1.0712
20	1.7063	1.5829	1.2127	0.6383	0.6234	0.4249	1.1681
21	1.8569	1.7226	1.3198	0.6946	0.6785	0.4624	1.2712
22	2.0174	1.8715	1.4338	0.7546	0.7371	0.5023	1.3811
23	2.1884	2.0301	1.5553	0.8186	0.7996	0.5449	1.4981
24	2.3706	2.1991	1.6848	0.8868	0.8662	0.5903	1.6229
25	2.5648	2.3793	1.8228	0.9594	0.9371	0.6386	1.7558

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0636	0.0590	0.0452	0.0238	0.0232	0.0158	0.0436
2	0.1110	0.1030	0.0789	0.0415	0.0406	0.0276	0.0760
3	0.1566	0.1453	0.1113	0.0586	0.0572	0.0390	0.1072
4	0.2055	0.1907	0.1461	0.0769	0.0751	0.0512	0.1407
5	0.2579	0.2393	0.1833	0.0965	0.0942	0.0642	0.1766
6	0.3139	0.2912	0.2231	0.1174	0.1147	0.0782	0.2149
7	0.3737	0.3467	0.2656	0.1398	0.1365	0.0931	0.2558
8	0.4374	0.4058	0.3109	0.1636	0.1598	0.1089	0.2994
9	0.5052	0.4687	0.3591	0.1890	0.1846	0.1258	0.3459
10	0.5773	0.5356	0.4103	0.2160	0.2109	0.1438	0.3952
11	0.6540	0.6067	0.4648	0.2446	0.2390	0.1628	0.4477
12	0.7355	0.6823	0.5227	0.2751	0.2687	0.1831	0.5035
13	0.8220	0.7626	0.5842	0.3075	0.3004	0.2047	0.5627
14	0.9140	0.8479	0.6496	0.3419	0.3340	0.2276	0.6257
15	1.0117	0.9385	0.7190	0.3784	0.3696	0.2519	0.6926
16	1.1155	1.0348	0.7928	0.4173	0.4076	0.2778	0.7636
17	1.2258	1.1372	0.8712	0.4585	0.4479	0.3052	0.8392
18	1.3431	1.2460	0.9546	0.5024	0.4907	0.3344	0.9195
19	1.4679	1.3617	1.0433	0.5491	0.5363	0.3655	1.0049
20	1.6007	1.4849	1.1376	0.5988	0.5848	0.3986	1.0958
21	1.7420	1.6160	1.2381	0.6516	0.6365	0.4338	1.1925
22	1.8925	1.7557	1.3451	0.7079	0.6915	0.4712	1.2956
23	2.0529	1.9045	1.4591	0.7679	0.7501	0.5112	1.4054
24	2.2238	2.0630	1.5805	0.8319	0.8125	0.5537	1.5224
25	2.4060	2.2320	1.7100	0.9000	0.8791	0.5991	1.6471

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0599	0.0556	0.0426	0.0224	0.0219	0.0149	0.0410
2	0.1046	0.0970	0.0743	0.0391	0.0382	0.0260	0.0716
3	0.1475	0.1368	0.1048	0.0552	0.0539	0.0367	0.1010
4	0.1935	0.1795	0.1376	0.0724	0.0707	0.0482	0.1325
5	0.2429	0.2253	0.1726	0.0909	0.0887	0.0605	0.1663
6	0.2956	0.2742	0.2101	0.1106	0.1080	0.0736	0.2024
7	0.3519	0.3265	0.2501	0.1316	0.1286	0.0876	0.2409
8	0.4119	0.3821	0.2927	0.1541	0.1505	0.1026	0.2820
9	0.4757	0.4413	0.3381	0.1780	0.1738	0.1185	0.3257
10	0.5437	0.5044	0.3864	0.2034	0.1986	0.1354	0.3722
11	0.6159	0.5713	0.4377	0.2304	0.2250	0.1534	0.4216
12	0.6926	0.6425	0.4923	0.2591	0.2531	0.1725	0.4741
13	0.7741	0.7181	0.5502	0.2896	0.2828	0.1928	0.5299
14	0.8607	0.7985	0.6117	0.3220	0.3145	0.2143	0.5892
15	0.9527	0.8838	0.6771	0.3564	0.3481	0.2372	0.6522
16	1.0504	0.9745	0.7466	0.3929	0.3838	0.2616	0.7191
17	1.1543	1.0709	0.8204	0.4318	0.4218	0.2874	0.7902
18	1.2648	1.1733	0.8989	0.4731	0.4621	0.3149	0.8659
19	1.3823	1.2823	0.9824	0.5171	0.5051	0.3442	0.9463
20	1.5073	1.3983	1.0713	0.5639	0.5508	0.3753	1.0319
21	1.6405	1.5218	1.1659	0.6136	0.5994	0.4085	1.1230
22	1.7822	1.6533	1.2667	0.6667	0.6512	0.4438	1.2201
23	1.9333	1.7934	1.3740	0.7232	0.7064	0.4814	1.3235
24	2.0942	1.9428	1.4884	0.7834	0.7652	0.5215	1.4337
25	2.2658	2.1019	1.6103	0.8475	0.8279	0.5642	1.5511

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0567	0.0526	0.0403	0.0212	0.0207	0.0141	0.0388
2	0.0991	0.0919	0.0704	0.0371	0.0362	0.0247	0.0678
3	0.1397	0.1296	0.0993	0.0523	0.0510	0.0348	0.0956
4	0.1833	0.1701	0.1303	0.0686	0.0670	0.0456	0.1255
5	0.2301	0.2134	0.1635	0.0861	0.0841	0.0573	0.1575
6	0.2800	0.2598	0.1990	0.1048	0.1023	0.0697	0.1917
7	0.3333	0.3092	0.2369	0.1247	0.1218	0.0830	0.2282
8	0.3902	0.3620	0.2773	0.1460	0.1426	0.0972	0.2671
9	0.4507	0.4181	0.3203	0.1686	0.1647	0.1122	0.3085
10	0.5150	0.4778	0.3660	0.1926	0.1882	0.1282	0.3526
11	0.5834	0.5412	0.4146	0.2182	0.2132	0.1453	0.3994
12	0.6561	0.6086	0.4663	0.2454	0.2397	0.1634	0.4491
13	0.7333	0.6803	0.5212	0.2743	0.2679	0.1826	0.5020
14	0.8153	0.7564	0.5795	0.3050	0.2979	0.2030	0.5581
15	0.9025	0.8372	0.6414	0.3376	0.3297	0.2247	0.6178
16	0.9950	0.9231	0.7072	0.3722	0.3636	0.2478	0.6812
17	1.0935	1.0144	0.7772	0.4090	0.3995	0.2723	0.7486
18	1.1981	1.1115	0.8515	0.4482	0.4378	0.2983	0.8202
19	1.3094	1.2147	0.9306	0.4898	0.4784	0.3260	0.8964
20	1.4278	1.3246	1.0148	0.5341	0.5217	0.3555	0.9775
21	1.5539	1.4416	1.1044	0.5813	0.5678	0.3869	1.0638
22	1.6882	1.5661	1.1999	0.6315	0.6168	0.4204	1.1557
23	1.8313	1.6989	1.3015	0.6850	0.6691	0.4560	1.2537
24	1.9838	1.8403	1.4099	0.7421	0.7248	0.4940	1.3580
25	2.1463	1.9910	1.5254	0.8028	0.7842	0.5344	1.4693

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0539	0.0500	0.0383	0.0202	0.0197	0.0134	0.0369
2	0.0941	0.0873	0.0669	0.0352	0.0344	0.0234	0.0644
3	0.1327	0.1231	0.0943	0.0496	0.0485	0.0330	0.0908
4	0.1741	0.1616	0.1238	0.0651	0.0636	0.0434	0.1192
5	0.2185	0.2027	0.1553	0.0817	0.0799	0.0544	0.1496
6	0.2660	0.2468	0.1891	0.0995	0.0972	0.0662	0.1821
7	0.3166	0.2937	0.2251	0.1184	0.1157	0.0788	0.2168
8	0.3706	0.3438	0.2634	0.1386	0.1354	0.0923	0.2537
9	0.4281	0.3971	0.3042	0.1601	0.1564	0.1066	0.2931
10	0.4892	0.4538	0.3477	0.1830	0.1787	0.1218	0.3349
11	0.5542	0.5141	0.3939	0.2073	0.2025	0.1380	0.3794
12	0.6232	0.5781	0.4429	0.2331	0.2277	0.1552	0.4266
13	0.6966	0.6462	0.4951	0.2606	0.2545	0.1734	0.4768
14	0.7745	0.7185	0.5504	0.2897	0.2830	0.1928	0.5302
15	0.8572	0.7952	0.6093	0.3207	0.3132	0.2135	0.5869
16	0.9452	0.8768	0.6718	0.3536	0.3454	0.2354	0.6471
17	1.0387	0.9636	0.7382	0.3885	0.3795	0.2586	0.7111
18	1.1381	1.0558	0.8089	0.4257	0.4158	0.2834	0.7791
19	1.2438	1.1539	0.8840	0.4653	0.4545	0.3097	0.8515
20	1.3563	1.2582	0.9640	0.5074	0.4956	0.3377	0.9285
21	1.4761	1.3693	1.0491	0.5522	0.5393	0.3676	1.0105
22	1.6036	1.4877	1.1398	0.5999	0.5859	0.3993	1.0978
23	1.7395	1.6137	1.2363	0.6507	0.6356	0.4332	1.1909
24	1.8844	1.7481	1.3393	0.7049	0.6885	0.4692	1.2900
25	2.0387	1.8913	1.4490	0.7626	0.7449	0.5077	1.3957

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0513	0.0476	0.0365	0.0192	0.0188	0.0128	0.0351
2	0.0896	0.0831	0.0637	0.0335	0.0327	0.0223	0.0613
3	0.1264	0.1172	0.0898	0.0473	0.0462	0.0315	0.0865
4	0.1658	0.1538	0.1179	0.0620	0.0606	0.0413	0.1135
5	0.2081	0.1931	0.1479	0.0778	0.0760	0.0518	0.1425
6	0.2533	0.2350	0.1800	0.0948	0.0926	0.0631	0.1734
7	0.3015	0.2797	0.2143	0.1128	0.1102	0.0751	0.2064
8	0.3529	0.3274	0.2508	0.1320	0.1290	0.0879	0.2416
9	0.4077	0.3782	0.2897	0.1525	0.1490	0.1015	0.2791
10	0.4659	0.4322	0.3311	0.1743	0.1702	0.1160	0.3189
11	0.5277	0.4896	0.3751	0.1974	0.1928	0.1314	0.3613
12	0.5935	0.5506	0.4218	0.2220	0.2168	0.1478	0.4063
13	0.6633	0.6153	0.4714	0.2481	0.2424	0.1652	0.4541
14	0.7375	0.6842	0.5242	0.2759	0.2695	0.1836	0.5049
15	0.8163	0.7573	0.5802	0.3054	0.2983	0.2033	0.5589
16	0.9001	0.8350	0.6397	0.3367	0.3289	0.2241	0.6162
17	0.9891	0.9176	0.7030	0.3700	0.3614	0.2463	0.6771
18	1.0838	1.0054	0.7703	0.4054	0.3960	0.2699	0.7419
19	1.1845	1.0988	0.8418	0.4431	0.4328	0.2949	0.8109
20	1.2916	1.1982	0.9180	0.4832	0.4719	0.3216	0.8842
21	1.4057	1.3040	0.9990	0.5258	0.5136	0.3500	0.9623
22	1.5271	1.4167	1.0854	0.5713	0.5580	0.3803	1.0455
23	1.6566	1.5368	1.1774	0.6197	0.6053	0.4125	1.1341
24	1.7945	1.6647	1.2754	0.6713	0.6557	0.4468	1.2285
25	1.9415	1.8011	1.3799	0.7262	0.7094	0.4834	1.3291

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0490	0.0455	0.0348	0.0183	0.0179	0.0122	0.0335
2	0.0855	0.0793	0.0608	0.0320	0.0312	0.0213	0.0585
3	0.1206	0.1119	0.0857	0.0451	0.0441	0.0300	0.0826
4	0.1583	0.1468	0.1125	0.0592	0.0578	0.0394	0.1084
5	0.1986	0.1843	0.1412	0.0743	0.0726	0.0495	0.1360
6	0.2418	0.2243	0.1718	0.0904	0.0883	0.0602	0.1655
7	0.2878	0.2670	0.2046	0.1077	0.1052	0.0717	0.1970
8	0.3369	0.3125	0.2394	0.1260	0.1231	0.0839	0.2306
9	0.3891	0.3610	0.2765	0.1455	0.1422	0.0969	0.2664
10	0.4446	0.4125	0.3160	0.1663	0.1625	0.1107	0.3044
11	0.5037	0.4673	0.3580	0.1884	0.1840	0.1254	0.3448
12	0.5664	0.5255	0.4026	0.2119	0.2070	0.1410	0.3878
13	0.6331	0.5873	0.4500	0.2368	0.2313	0.1576	0.4334
14	0.7039	0.6530	0.5003	0.2633	0.2572	0.1753	0.4819
15	0.7792	0.7228	0.5538	0.2915	0.2847	0.1940	0.5334
16	0.8591	0.7970	0.6106	0.3214	0.3139	0.2139	0.5881
17	0.9441	0.8758	0.6710	0.3532	0.3450	0.2351	0.6463
18	1.0344	0.9596	0.7352	0.3869	0.3780	0.2576	0.7082
19	1.1305	1.0488	0.8035	0.4229	0.4131	0.2815	0.7739
20	1.2328	1.1436	0.8762	0.4611	0.4504	0.3070	0.8440
21	1.3417	1.2446	0.9536	0.5019	0.4902	0.3341	0.9185
22	1.4576	1.3522	1.0360	0.5452	0.5326	0.3629	0.9979
23	1.5811	1.4668	1.1237	0.5914	0.5777	0.3937	1.0824
24	1.7128	1.5889	1.2173	0.6407	0.6258	0.4265	1.1725
25	1.8531	1.7191	1.3170	0.6932	0.6771	0.4614	1.2686

PROPOSED FHCF 2014 Commercial Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0469	0.0435	0.0333	0.0175	0.0171	0.0117	0.0321
2	0.0818	0.0759	0.0581	0.0306	0.0299	0.0204	0.0560
3	0.1154	0.1070	0.0820	0.0432	0.0421	0.0287	0.0790
4	0.1514	0.1404	0.1076	0.0566	0.0553	0.0377	0.1036
5	0.1900	0.1762	0.1350	0.0711	0.0694	0.0473	0.1301
6	0.2312	0.2145	0.1644	0.0865	0.0845	0.0576	0.1583
7	0.2753	0.2554	0.1956	0.1030	0.1006	0.0685	0.1884
8	0.3222	0.2989	0.2290	0.1205	0.1177	0.0802	0.2206
9	0.3721	0.3452	0.2645	0.1392	0.1360	0.0927	0.2548
10	0.4253	0.3945	0.3023	0.1591	0.1554	0.1059	0.2911
11	0.4818	0.4469	0.3424	0.1802	0.1760	0.1200	0.3298
12	0.5418	0.5026	0.3851	0.2027	0.1980	0.1349	0.3709
13	0.6055	0.5617	0.4304	0.2265	0.2213	0.1508	0.4145
14	0.6733	0.6246	0.4785	0.2519	0.2460	0.1676	0.4609
15	0.7452	0.6913	0.5297	0.2788	0.2723	0.1856	0.5102
16	0.8217	0.7623	0.5840	0.3074	0.3002	0.2046	0.5625
17	0.9030	0.8377	0.6418	0.3378	0.3299	0.2248	0.6182
18	0.9894	0.9178	0.7032	0.3701	0.3615	0.2464	0.6773
19	1.0813	1.0031	0.7685	0.4045	0.3951	0.2692	0.7402
20	1.1791	1.0938	0.8380	0.4411	0.4308	0.2936	0.8072
21	1.2832	1.1904	0.9120	0.4800	0.4689	0.3195	0.8785
22	1.3941	1.2933	0.9908	0.5215	0.5094	0.3471	0.9544
23	1.5123	1.4029	1.0748	0.5657	0.5526	0.3766	1.0353
24	1.6382	1.5197	1.1643	0.6128	0.5986	0.4079	1.1215
25	1.7724	1.6442	1.2597	0.6630	0.6476	0.4413	1.2133

PROPOSED FHCF 2014 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	0.1335	0.1208	0.1015	0.1317
2	0.2331	0.2109	0.1772	0.2298
3	0.3287	0.2974	0.2499	0.3241
4	0.4313	0.3903	0.3280	0.4253
5	0.5413	0.4898	0.4116	0.5338
6	0.6589	0.5962	0.5010	0.6497
7	0.7843	0.7097	0.5963	0.7734
8	0.9180	0.8306	0.6980	0.9052
9	1.0603	0.9594	0.8062	1.0455
10	1.2117	1.0964	0.9213	1.1948
11	1.3726	1.2420	1.0437	1.3535
12	1.5436	1.3967	1.1737	1.5221
13	1.7253	1.5611	1.3118	1.7012
14	1.9183	1.7357	1.4586	1.8915
15	2.1233	1.9212	1.6145	2.0937
16	2.3412	2.1183	1.7801	2.3085
17	2.5728	2.3278	1.9562	2.5368
18	2.8190	2.5506	2.1434	2.7796
19	3.0808	2.7876	2.3425	3.0378
20	3.3595	3.0397	2.5544	3.3126
21	3.6562	3.3081	2.7799	3.6051
22	3.9721	3.5940	3.0202	3.9166
23	4.3087	3.8986	3.2761	4.2485
24	4.6675	4.2232	3.5489	4.6022
25	5.0498	4.5691	3.8396	4.9792

PROPOSED FHCF 2014 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	0.1282	0.1160	0.0975	0.1265
2	0.2239	0.2025	0.1702	0.2207
3	0.3157	0.2856	0.2400	0.3113
4	0.4143	0.3749	0.3150	0.4085
5	0.5199	0.4704	0.3953	0.5127
6	0.6328	0.5726	0.4812	0.6240
7	0.7533	0.6816	0.5728	0.7428
8	0.8817	0.7978	0.6704	0.8694
9	1.0184	0.9215	0.7744	1.0042
10	1.1638	1.0531	0.8849	1.1476
11	1.3184	1.1929	1.0024	1.3000
12	1.4827	1.3415	1.1273	1.4619
13	1.6572	1.4994	1.2600	1.6340
14	1.8425	1.6671	1.4009	1.8168
15	2.0394	1.8453	1.5507	2.0109
16	2.2487	2.0346	1.7098	2.2173
17	2.4711	2.2359	1.8789	2.4366
18	2.7076	2.4498	2.0587	2.6697
19	2.9591	2.6774	2.2499	2.9178
20	3.2268	2.9196	2.4535	3.1817
21	3.5117	3.1774	2.6701	3.4627
22	3.8152	3.4520	2.9008	3.7619
23	4.1385	3.7446	3.1467	4.0807
24	4.4831	4.0563	3.4087	4.4204
25	4.8503	4.3886	3.6879	4.7825

PROPOSED FHCF 2014 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	0.1244	0.1125	0.0946	0.1226
2	0.2171	0.1964	0.1650	0.2140
3	0.3061	0.2770	0.2328	0.3018
4	0.4018	0.3635	0.3055	0.3961
5	0.5042	0.4562	0.3833	0.4971
6	0.6137	0.5553	0.4666	0.6051
7	0.7305	0.6610	0.5554	0.7203
8	0.8550	0.7736	0.6501	0.8431
9	0.9876	0.8936	0.7509	0.9738
10	1.1286	1.0212	0.8581	1.1128
11	1.2785	1.1568	0.9721	1.2606
12	1.4377	1.3009	1.0932	1.4176
13	1.6069	1.4540	1.2218	1.5845
14	1.7867	1.6166	1.3585	1.7617
15	1.9777	1.7894	1.5037	1.9500
16	2.1806	1.9730	1.6580	2.1501
17	2.3963	2.1681	1.8220	2.3628
18	2.6256	2.3756	1.9963	2.5889
19	2.8695	2.5963	2.1818	2.8294
20	3.1290	2.8312	2.3791	3.0853
21	3.4053	3.0812	2.5892	3.3578
22	3.6996	3.3474	2.8130	3.6479
23	4.0131	3.6311	3.0513	3.9571
24	4.3473	3.9334	3.3054	4.2865
25	4.7034	4.2556	3.5762	4.6376

PROPOSED FHCF 2014 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	0.1182	0.1069	0.0899	0.1165
2	0.2063	0.1867	0.1569	0.2034
3	0.2909	0.2632	0.2212	0.2869
4	0.3818	0.3455	0.2903	0.3765
5	0.4791	0.4335	0.3643	0.4725
6	0.5832	0.5277	0.4434	0.5751
7	0.6942	0.6282	0.5279	0.6845
8	0.8126	0.7352	0.6178	0.8012
9	0.9386	0.8492	0.7136	0.9254
10	1.0726	0.9705	0.8155	1.0576
11	1.2150	1.0993	0.9238	1.1980
12	1.3664	1.2363	1.0389	1.3473
13	1.5272	1.3818	1.1612	1.5058
14	1.6980	1.5364	1.2911	1.6743
15	1.8795	1.7006	1.4290	1.8532
16	2.0723	1.8751	1.5757	2.0434
17	2.2773	2.0605	1.7315	2.2455
18	2.4952	2.2577	1.8972	2.4603
19	2.7270	2.4674	2.0735	2.6889
20	2.9737	2.6906	2.2610	2.9321
21	3.2363	2.9282	2.4607	3.1911
22	3.5160	3.1813	2.6733	3.4668
23	3.8139	3.4509	2.8999	3.7606
24	4.1314	3.7382	3.1413	4.0737
25	4.4699	4.0444	3.3986	4.4074

PROPOSED FHCF 2014 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	0.1131	0.1024	0.0860	0.1116
2	0.1975	0.1787	0.1502	0.1947
3	0.2785	0.2520	0.2118	0.2746
4	0.3655	0.3307	0.2779	0.3604
5	0.4587	0.4150	0.3488	0.4523
6	0.5583	0.5052	0.4245	0.5505
7	0.6646	0.6013	0.5053	0.6553
8	0.7779	0.7038	0.5915	0.7670
9	0.8985	0.8130	0.6832	0.8859
10	1.0268	0.9290	0.7807	1.0124
11	1.1631	1.0524	0.8844	1.1469
12	1.3080	1.1835	0.9946	1.2898
13	1.4620	1.3228	1.1116	1.4415
14	1.6255	1.4708	1.2359	1.6028
15	1.7993	1.6280	1.3680	1.7741
16	1.9839	1.7950	1.5084	1.9561
17	2.1801	1.9726	1.6576	2.1496
18	2.3887	2.1613	1.8162	2.3553
19	2.6106	2.3621	1.9850	2.5741
20	2.8468	2.5758	2.1645	2.8070
21	3.0981	2.8032	2.3556	3.0548
22	3.3659	3.0455	2.5592	3.3188
23	3.6511	3.3036	2.7761	3.6001
24	3.9551	3.5786	3.0072	3.8998
25	4.2791	3.8717	3.2536	4.2193

PROPOSED FHCF 2014 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	0.1147	0.1038	0.0872	0.1131
2	0.2003	0.1812	0.1523	0.1975
3	0.2825	0.2556	0.2148	0.2785
4	0.3707	0.3354	0.2818	0.3655
5	0.4652	0.4209	0.3537	0.4587
6	0.5662	0.5123	0.4305	0.5583
7	0.6740	0.6099	0.5125	0.6646
8	0.7889	0.7138	0.5998	0.7779
9	0.9112	0.8245	0.6928	0.8985
10	1.0413	0.9422	0.7918	1.0268
11	1.1796	1.0673	0.8969	1.1631
12	1.3266	1.2003	1.0086	1.3080
13	1.4827	1.3416	1.1274	1.4620
14	1.6486	1.4916	1.2535	1.6255
15	1.8248	1.6510	1.3874	1.7992
16	2.0120	1.8205	1.5298	1.9839
17	2.2110	2.0005	1.6811	2.1801
18	2.4226	2.1919	1.8420	2.3887
19	2.6476	2.3956	2.0131	2.6106
20	2.8871	2.6123	2.1952	2.8467
21	3.1421	2.8429	2.3890	3.0981
22	3.4136	3.0886	2.5955	3.3659
23	3.7029	3.3504	2.8154	3.6511
24	4.0111	3.6293	3.0498	3.9551
25	4.3397	3.9266	3.2997	4.2791

PROPOSED FHCF 2014 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	0.1035	0.0937	0.0787	0.1021
2	0.1807	0.1635	0.1374	0.1782
3	0.2549	0.2306	0.1938	0.2513
4	0.3345	0.3026	0.2543	0.3298
5	0.4197	0.3798	0.3191	0.4139
6	0.5109	0.4622	0.3884	0.5037
7	0.6082	0.5503	0.4624	0.5996
8	0.7118	0.6441	0.5412	0.7019
9	0.8222	0.7439	0.6251	0.8107
10	0.9395	0.8501	0.7144	0.9264
11	1.0643	0.9630	0.8092	1.0494
12	1.1969	1.0830	0.9101	1.1802
13	1.3378	1.2104	1.0172	1.3191
14	1.4874	1.3458	1.1309	1.4666
15	1.6464	1.4897	1.2518	1.6234
16	1.8153	1.6425	1.3803	1.7900
17	1.9949	1.8050	1.5168	1.9670
18	2.1858	1.9777	1.6619	2.1552
19	2.3888	2.1614	1.8163	2.3554
20	2.6049	2.3569	1.9806	2.5685
21	2.8349	2.5651	2.1555	2.7953
22	3.0799	2.7867	2.3418	3.0369
23	3.3409	3.0229	2.5402	3.2942
24	3.6191	3.2746	2.7517	3.5685
25	3.9156	3.5428	2.9771	3.8608

PROPOSED FHCF 2014 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	0.0955	0.0864	0.0726	0.0942
2	0.1667	0.1508	0.1267	0.1644
3	0.2351	0.2127	0.1787	0.2318
4	0.3085	0.2791	0.2346	0.3042
5	0.3871	0.3503	0.2944	0.3817
6	0.4712	0.4264	0.3583	0.4646
7	0.5609	0.5075	0.4265	0.5531
8	0.6565	0.5940	0.4992	0.6474
9	0.7583	0.6861	0.5766	0.7477
10	0.8666	0.7841	0.6589	0.8545
11	0.9817	0.8882	0.7464	0.9680
12	1.1040	0.9989	0.8394	1.0886
13	1.2339	1.1165	0.9382	1.2167
14	1.3719	1.2413	1.0431	1.3528
15	1.5186	1.3740	1.1546	1.4973
16	1.6744	1.5150	1.2731	1.6510
17	1.8400	1.6648	1.3990	1.8143
18	2.0161	1.8242	1.5329	1.9879
19	2.2034	1.9936	1.6753	2.1726
20	2.4027	2.1739	1.8268	2.3691
21	2.6148	2.3659	1.9882	2.5783
22	2.8408	2.5704	2.1600	2.8011
23	3.0815	2.7882	2.3430	3.0385
24	3.3381	3.0203	2.5381	3.2914
25	3.6115	3.2678	2.7460	3.5611

PROPOSED FHCF 2014 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	0.0886	0.0802	0.0674	0.0874
2	0.1547	0.1399	0.1176	0.1525
3	0.2181	0.1974	0.1659	0.2151
4	0.2863	0.2590	0.2177	0.2823
5	0.3592	0.3251	0.2732	0.3542
6	0.4373	0.3956	0.3325	0.4312
7	0.5205	0.4710	0.3958	0.5132
8	0.6092	0.5512	0.4632	0.6007
9	0.7037	0.6367	0.5350	0.6939
10	0.8042	0.7276	0.6114	0.7929
11	0.9110	0.8242	0.6926	0.8982
12	1.0244	0.9269	0.7789	1.0101
13	1.1450	1.0360	0.8706	1.1290
14	1.2731	1.1519	0.9680	1.2553
15	1.4092	1.2750	1.0714	1.3895
16	1.5537	1.4058	1.1814	1.5320
17	1.7074	1.5449	1.2982	1.6836
18	1.8708	1.6927	1.4225	1.8447
19	2.0446	1.8500	1.5546	2.0160
20	2.2296	2.0173	1.6952	2.1984
21	2.4264	2.1955	1.8449	2.3925
22	2.6361	2.3852	2.0044	2.5993
23	2.8595	2.5873	2.1742	2.8196
24	3.0976	2.8027	2.3552	3.0543
25	3.3513	3.0323	2.5482	3.3045

PROPOSED FHCF 2014 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	0.0827	0.0748	0.0628	0.0815
2	0.1443	0.1305	0.1097	0.1423
3	0.2035	0.1841	0.1547	0.2006
4	0.2670	0.2416	0.2030	0.2633
5	0.3351	0.3032	0.2548	0.3304
6	0.4079	0.3691	0.3101	0.4022
7	0.4855	0.4393	0.3692	0.4788
8	0.5683	0.5142	0.4321	0.5604
9	0.6564	0.5939	0.4991	0.6472
10	0.7501	0.6787	0.5703	0.7396
11	0.8497	0.7689	0.6461	0.8379
12	0.9556	0.8646	0.7266	0.9422
13	1.0681	0.9664	0.8121	1.0531
14	1.1875	1.0745	0.9029	1.1709
15	1.3145	1.1893	0.9994	1.2961
16	1.4493	1.3114	1.1020	1.4291
17	1.5927	1.4411	1.2110	1.5704
18	1.7451	1.5790	1.3269	1.7207
19	1.9072	1.7257	1.4501	1.8806
20	2.0797	1.8817	1.5813	2.0507
21	2.2634	2.0479	1.7209	2.2317
22	2.4590	2.2249	1.8696	2.4246
23	2.6674	2.4134	2.0281	2.6301
24	2.8894	2.6144	2.1969	2.8490
25	3.1261	2.8285	2.3769	3.0824

PROPOSED FHCF 2014 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	0.0780	0.0706	0.0593	0.0769
2	0.1361	0.1232	0.1035	0.1342
3	0.1920	0.1737	0.1460	0.1893
4	0.2520	0.2280	0.1916	0.2484
5	0.3162	0.2861	0.2404	0.3118
6	0.3849	0.3482	0.2926	0.3795
7	0.4581	0.4145	0.3483	0.4517
8	0.5362	0.4852	0.4077	0.5287
9	0.6194	0.5604	0.4709	0.6107
10	0.7078	0.6404	0.5382	0.6979
11	0.8018	0.7255	0.6096	0.7906
12	0.9017	0.8158	0.6856	0.8891
13	1.0078	0.9118	0.7663	0.9937
14	1.1205	1.0138	0.8520	1.1048
15	1.2403	1.1222	0.9430	1.2229
16	1.3675	1.2373	1.0398	1.3484
17	1.5028	1.3597	1.1426	1.4818
18	1.6466	1.4898	1.2520	1.6236
19	1.7996	1.6283	1.3683	1.7744
20	1.9623	1.7755	1.4920	1.9349
21	2.1356	1.9323	1.6238	2.1058
22	2.3202	2.0993	1.7641	2.2877
23	2.5168	2.2772	1.9136	2.4816
24	2.7263	2.4668	2.0729	2.6882
25	2.9497	2.6689	2.2427	2.9084

PROPOSED FHCF 2014 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	0.0738	0.0668	0.0561	0.0728
2	0.1289	0.1166	0.0980	0.1271
3	0.1817	0.1644	0.1382	0.1792
4	0.2385	0.2158	0.1813	0.2352
5	0.2993	0.2708	0.2276	0.2951
6	0.3643	0.3296	0.2770	0.3592
7	0.4337	0.3924	0.3297	0.4276
8	0.5076	0.4593	0.3859	0.5005
9	0.5863	0.5305	0.4458	0.5781
10	0.6700	0.6062	0.5094	0.6606
11	0.7589	0.6867	0.5771	0.7483
12	0.8535	0.7722	0.6489	0.8416
13	0.9539	0.8631	0.7253	0.9406
14	1.0606	0.9597	0.8064	1.0458
15	1.1740	1.0622	0.8926	1.1576
16	1.2945	1.1712	0.9842	1.2764
17	1.4225	1.2871	1.0816	1.4026
18	1.5586	1.4102	1.1851	1.5368
19	1.7034	1.5413	1.2952	1.6796
20	1.8575	1.6807	1.4123	1.8315
21	2.0215	1.8291	1.5370	1.9933
22	2.1962	1.9872	1.6699	2.1655
23	2.3823	2.1555	1.8114	2.3490
24	2.5807	2.3350	1.9622	2.5446
25	2.7921	2.5263	2.1229	2.7531

PROPOSED FHCF 2014 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	0.0701	0.0634	0.0533	0.0691
2	0.1223	0.1107	0.0930	0.1206
3	0.1725	0.1561	0.1312	0.1701
4	0.2264	0.2048	0.1721	0.2232
5	0.2841	0.2571	0.2160	0.2801
6	0.3458	0.3129	0.2629	0.3410
7	0.4117	0.3725	0.3130	0.4059
8	0.4818	0.4360	0.3664	0.4751
9	0.5565	0.5036	0.4232	0.5488
10	0.6360	0.5754	0.4836	0.6271
11	0.7204	0.6519	0.5478	0.7104
12	0.8102	0.7331	0.6160	0.7989
13	0.9056	0.8194	0.6885	0.8929
14	1.0068	0.9110	0.7655	0.9928
15	1.1145	1.0084	0.8474	1.0989
16	1.2288	1.1118	0.9343	1.2116
17	1.3503	1.2218	1.0267	1.3315
18	1.4796	1.3387	1.1250	1.4589
19	1.6170	1.4631	1.2295	1.5944
20	1.7633	1.5954	1.3407	1.7386
21	1.9190	1.7363	1.4591	1.8922
22	2.0848	1.8864	1.5852	2.0557
23	2.2615	2.0462	1.7195	2.2299
24	2.4498	2.2166	1.8627	2.4155
25	2.6505	2.3982	2.0153	2.6134

PROPOSED FHCF 2014 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	0.0667	0.0603	0.0507	0.0658
2	0.1164	0.1053	0.0885	0.1148
3	0.1642	0.1486	0.1248	0.1619
4	0.2155	0.1950	0.1638	0.2125
5	0.2704	0.2447	0.2056	0.2666
6	0.3291	0.2978	0.2502	0.3245
7	0.3918	0.3545	0.2979	0.3863
8	0.4586	0.4149	0.3487	0.4522
9	0.5297	0.4792	0.4027	0.5223
10	0.6053	0.5477	0.4602	0.5968
11	0.6857	0.6204	0.5213	0.6761
12	0.7711	0.6977	0.5863	0.7603
13	0.8618	0.7798	0.6553	0.8498
14	0.9582	0.8670	0.7286	0.9449
15	1.0607	0.9597	0.8065	1.0458
16	1.1695	1.0582	0.8892	1.1531
17	1.2852	1.1628	0.9772	1.2672
18	1.4082	1.2741	1.0707	1.3885
19	1.5390	1.3925	1.1701	1.5175
20	1.6782	1.5184	1.2760	1.6547
21	1.8264	1.6525	1.3887	1.8008
22	1.9842	1.7953	1.5087	1.9565
23	2.1523	1.9475	1.6365	2.1223
24	2.3315	2.1096	1.7728	2.2989
25	2.5225	2.2824	1.9180	2.4873

PROPOSED FHCF 2014 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	0.0636	0.0576	0.0484	0.0627
2	0.1111	0.1005	0.0844	0.1095
3	0.1566	0.1417	0.1191	0.1544
4	0.2055	0.1860	0.1563	0.2027
5	0.2580	0.2334	0.1961	0.2543
6	0.3140	0.2841	0.2387	0.3096
7	0.3737	0.3382	0.2842	0.3685
8	0.4375	0.3958	0.3326	0.4313
9	0.5053	0.4572	0.3842	0.4982
10	0.5774	0.5224	0.4390	0.5693
11	0.6541	0.5918	0.4973	0.6450
12	0.7356	0.6656	0.5593	0.7253
13	0.8222	0.7439	0.6251	0.8107
14	0.9141	0.8271	0.6950	0.9013
15	1.0118	0.9155	0.7693	0.9977
16	1.1156	1.0094	0.8483	1.1000
17	1.2260	1.1093	0.9322	1.2089
18	1.3433	1.2154	1.0214	1.3245
19	1.4681	1.3283	1.1163	1.4476
20	1.6009	1.4485	1.2172	1.5785
21	1.7423	1.5764	1.3247	1.7179
22	1.8928	1.7126	1.4392	1.8664
23	2.0532	1.8578	1.5612	2.0245
24	2.2242	2.0124	1.6911	2.1931
25	2.4064	2.1773	1.8297	2.3727

PROPOSED FHCF 2014 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	0.0518	0.0469	0.0394	0.0511
2	0.0905	0.0819	0.0688	0.0892
3	0.1276	0.1155	0.0970	0.1259
4	0.1675	0.1516	0.1274	0.1652
5	0.2102	0.1902	0.1598	0.2073
6	0.2559	0.2315	0.1945	0.2523
7	0.3046	0.2756	0.2316	0.3003
8	0.3565	0.3226	0.2711	0.3515
9	0.4118	0.3726	0.3131	0.4060
10	0.4705	0.4258	0.3578	0.4640
11	0.5330	0.4823	0.4053	0.5256
12	0.5994	0.5424	0.4558	0.5911
13	0.6700	0.6062	0.5094	0.6606
14	0.7449	0.6740	0.5664	0.7345
15	0.8246	0.7461	0.6269	0.8130
16	0.9092	0.8226	0.6913	0.8964
17	0.9991	0.9040	0.7596	0.9851
18	1.0947	0.9905	0.8323	1.0794
19	1.1964	1.0825	0.9097	1.1797
20	1.3046	1.1804	0.9919	1.2864
21	1.4198	1.2846	1.0795	1.4000
22	1.5425	1.3957	1.1728	1.5209
23	1.6732	1.5139	1.2722	1.6498
24	1.8125	1.6400	1.3781	1.7872
25	1.9610	1.7743	1.4910	1.9336

PROPOSED FHCF 2014 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	0.1113	0.1007	0.0846	0.1097
2	0.1942	0.1757	0.1477	0.1915
3	0.2739	0.2478	0.2083	0.2701
4	0.3595	0.3252	0.2733	0.3544
5	0.4511	0.4082	0.3430	0.4448
6	0.5491	0.4968	0.4175	0.5414
7	0.6536	0.5914	0.4970	0.6445
8	0.7650	0.6922	0.5817	0.7543
9	0.8836	0.7995	0.6718	0.8713
10	1.0098	0.9136	0.7678	0.9956
11	1.1439	1.0350	0.8697	1.1279
12	1.2864	1.1639	0.9781	1.2684
13	1.4378	1.3009	1.0932	1.4177
14	1.5986	1.4464	1.2155	1.5762
15	1.7694	1.6010	1.3454	1.7447
16	1.9510	1.7653	1.4834	1.9237
17	2.1440	1.9399	1.6301	2.1140
18	2.3491	2.1255	1.7861	2.3163
19	2.5674	2.3230	1.9521	2.5315
20	2.7996	2.5331	2.1286	2.7605
21	3.0468	2.7568	2.3166	3.0042
22	3.3101	2.9950	2.5168	3.2638
23	3.5906	3.2488	2.7301	3.5404
24	3.8896	3.5193	2.9574	3.8352
25	4.2082	3.8076	3.1996	4.1494

PROPOSED FHCF 2014 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	0.1069	0.0967	0.0813	0.1054
2	0.1865	0.1688	0.1418	0.1839
3	0.2631	0.2380	0.2000	0.2594
4	0.3453	0.3124	0.2625	0.3404
5	0.4333	0.3920	0.3294	0.4272
6	0.5274	0.4772	0.4010	0.5200
7	0.6278	0.5680	0.4773	0.6190
8	0.7348	0.6648	0.5587	0.7245
9	0.8487	0.7679	0.6453	0.8368
10	0.9699	0.8775	0.7374	0.9563
11	1.0987	0.9941	0.8354	1.0833
12	1.2355	1.1179	0.9394	1.2183
13	1.3810	1.2495	1.0500	1.3617
14	1.5354	1.3893	1.1674	1.5140
15	1.6995	1.5378	1.2922	1.6758
16	1.8739	1.6955	1.4248	1.8477
17	2.0593	1.8632	1.5657	2.0305
18	2.2563	2.0415	1.7156	2.2248
19	2.4659	2.2312	1.8749	2.4315
20	2.6890	2.4330	2.0445	2.6514
21	2.9264	2.6479	2.2251	2.8855
22	3.1793	2.8767	2.4174	3.1349
23	3.4488	3.1205	2.6222	3.4006
24	3.7359	3.3803	2.8405	3.6837
25	4.0419	3.6572	3.0732	3.9854

PROPOSED FHCF 2014 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	0.1036	0.0938	0.0788	0.1022
2	0.1809	0.1637	0.1375	0.1784
3	0.2551	0.2308	0.1940	0.2515
4	0.3348	0.3029	0.2546	0.3301
5	0.4201	0.3802	0.3195	0.4143
6	0.5114	0.4627	0.3888	0.5042
7	0.6088	0.5508	0.4629	0.6003
8	0.7125	0.6447	0.5418	0.7026
9	0.8230	0.7446	0.6258	0.8115
10	0.9405	0.8510	0.7151	0.9273
11	1.0654	0.9640	0.8101	1.0505
12	1.1981	1.0841	0.9110	1.1814
13	1.3391	1.2116	1.0182	1.3204
14	1.4889	1.3472	1.1321	1.4681
15	1.6481	1.4912	1.2531	1.6250
16	1.8171	1.6442	1.3816	1.7918
17	1.9969	1.8068	1.5183	1.9690
18	2.1880	1.9797	1.6636	2.1574
19	2.3912	2.1636	1.8181	2.3578
20	2.6075	2.3593	1.9826	2.5711
21	2.8378	2.5677	2.1577	2.7981
22	3.0830	2.7895	2.3441	3.0399
23	3.3443	3.0259	2.5428	3.2975
24	3.6227	3.2779	2.7545	3.5721
25	3.9195	3.5464	2.9801	3.8647

PROPOSED FHCF 2014 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	0.0985	0.0891	0.0749	0.0971
2	0.1719	0.1555	0.1307	0.1695
3	0.2424	0.2194	0.1843	0.2391
4	0.3182	0.2879	0.2419	0.3137
5	0.3993	0.3613	0.3036	0.3937
6	0.4860	0.4397	0.3695	0.4792
7	0.5785	0.5235	0.4399	0.5705
8	0.6772	0.6127	0.5149	0.6677
9	0.7821	0.7077	0.5947	0.7712
10	0.8938	0.8087	0.6796	0.8813
11	1.0125	0.9161	0.7698	0.9983
12	1.1386	1.0302	0.8657	1.1227
13	1.2726	1.1515	0.9676	1.2549
14	1.4150	1.2803	1.0759	1.3952
15	1.5662	1.4171	1.1909	1.5443
16	1.7269	1.5625	1.3131	1.7028
17	1.8977	1.7171	1.4429	1.8712
18	2.0793	1.8814	1.5810	2.0503
19	2.2725	2.0562	1.7279	2.2408
20	2.4781	2.2422	1.8842	2.4434
21	2.6969	2.4402	2.0506	2.6592
22	2.9300	2.6511	2.2278	2.8890
23	3.1783	2.8757	2.4166	3.1338
24	3.4429	3.1151	2.6177	3.3947
25	3.7249	3.3703	2.8322	3.6728

PROPOSED FHCF 2014 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	0.0943	0.0853	0.0717	0.0930
2	0.1646	0.1489	0.1251	0.1623
3	0.2321	0.2100	0.1765	0.2288
4	0.3046	0.2756	0.2316	0.3003
5	0.3822	0.3459	0.2906	0.3769
6	0.4653	0.4210	0.3538	0.4588
7	0.5538	0.5011	0.4211	0.5461
8	0.6482	0.5865	0.4929	0.6392
9	0.7487	0.6775	0.5693	0.7383
10	0.8556	0.7742	0.6506	0.8437
11	0.9693	0.8770	0.7370	0.9557
12	1.0900	0.9863	0.8288	1.0748
13	1.2183	1.1023	0.9263	1.2013
14	1.3546	1.2257	1.0300	1.3357
15	1.4994	1.3566	1.1400	1.4784
16	1.6532	1.4958	1.2570	1.6301
17	1.8167	1.6438	1.3813	1.7913
18	1.9906	1.8011	1.5135	1.9628
19	2.1755	1.9684	1.6541	2.1451
20	2.3723	2.1465	1.8038	2.3391
21	2.5818	2.3360	1.9630	2.5457
22	2.8049	2.5379	2.1327	2.7657
23	3.0426	2.7530	2.3134	3.0001
24	3.2959	2.9822	2.5060	3.2498
25	3.5659	3.2265	2.7113	3.5161

PROPOSED FHCF 2014 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	0.0956	0.0865	0.0727	0.0943
2	0.1669	0.1510	0.1269	0.1646
3	0.2354	0.2130	0.1790	0.2321
4	0.3089	0.2795	0.2349	0.3046
5	0.3877	0.3508	0.2948	0.3822
6	0.4719	0.4269	0.3588	0.4653
7	0.5617	0.5082	0.4271	0.5538
8	0.6574	0.5949	0.4999	0.6482
9	0.7594	0.6871	0.5774	0.7487
10	0.8678	0.7852	0.6598	0.8556
11	0.9830	0.8894	0.7474	0.9693
12	1.1055	1.0002	0.8405	1.0900
13	1.2356	1.1180	0.9395	1.2183
14	1.3738	1.2430	1.0445	1.3546
15	1.5206	1.3759	1.1562	1.4994
16	1.6766	1.5170	1.2748	1.6532
17	1.8425	1.6671	1.4009	1.8167
18	2.0188	1.8266	1.5350	1.9906
19	2.2063	1.9963	1.6776	2.1755
20	2.4059	2.1769	1.8293	2.3723
21	2.6184	2.3691	1.9909	2.5818
22	2.8446	2.5739	2.1629	2.8049
23	3.0857	2.7920	2.3462	3.0426
24	3.3426	3.0244	2.5415	3.2959
25	3.6164	3.2722	2.7497	3.5659

PROPOSED FHCF 2014 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	0.0863	0.0781	0.0656	0.0851
2	0.1506	0.1363	0.1145	0.1485
3	0.2124	0.1922	0.1615	0.2094
4	0.2787	0.2522	0.2119	0.2748
5	0.3498	0.3165	0.2659	0.3449
6	0.4257	0.3852	0.3237	0.4198
7	0.5068	0.4585	0.3853	0.4997
8	0.5932	0.5367	0.4510	0.5849
9	0.6851	0.6199	0.5209	0.6756
10	0.7830	0.7084	0.5953	0.7720
11	0.8869	0.8025	0.6744	0.8745
12	0.9974	0.9025	0.7584	0.9835
13	1.1148	1.0087	0.8476	1.0992
14	1.2395	1.1215	0.9425	1.2222
15	1.3720	1.2414	1.0432	1.3528
16	1.5128	1.3688	1.1502	1.4916
17	1.6624	1.5041	1.2640	1.6392
18	1.8215	1.6481	1.3849	1.7960
19	1.9907	1.8012	1.5136	1.9629
20	2.1708	1.9641	1.6505	2.1404
21	2.3625	2.1376	1.7963	2.3294
22	2.5666	2.3223	1.9515	2.5307
23	2.7841	2.5191	2.1169	2.7452
24	3.0159	2.7288	2.2931	2.9738
25	3.2630	2.9524	2.4810	3.2174

PROPOSED FHCF 2014 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	0.0796	0.0720	0.0605	0.0785
2	0.1389	0.1257	0.1056	0.1370
3	0.1959	0.1772	0.1489	0.1931
4	0.2571	0.2326	0.1955	0.2535
5	0.3226	0.2919	0.2453	0.3181
6	0.3927	0.3553	0.2986	0.3872
7	0.4674	0.4229	0.3554	0.4609
8	0.5471	0.4950	0.4160	0.5395
9	0.6319	0.5718	0.4805	0.6231
10	0.7222	0.6534	0.5491	0.7121
11	0.8181	0.7402	0.6220	0.8066
12	0.9200	0.8324	0.6995	0.9071
13	1.0283	0.9304	0.7818	1.0139
14	1.1433	1.0344	0.8693	1.1273
15	1.2655	1.1450	0.9622	1.2478
16	1.3953	1.2625	1.0609	1.3758
17	1.5333	1.3874	1.1658	1.5119
18	1.6801	1.5201	1.2774	1.6566
19	1.8361	1.6613	1.3961	1.8105
20	2.0022	1.8116	1.5224	1.9742
21	2.1790	1.9716	1.6568	2.1486
22	2.3673	2.1420	1.8000	2.3342
23	2.5680	2.3235	1.9525	2.5321
24	2.7817	2.5169	2.1151	2.7429
25	3.0096	2.7231	2.2883	2.9676

PROPOSED FHCF 2014 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	0.0738	0.0668	0.0561	0.0728
2	0.1289	0.1166	0.0980	0.1271
3	0.1818	0.1645	0.1382	0.1792
4	0.2386	0.2158	0.1814	0.2352
5	0.2994	0.2709	0.2276	0.2952
6	0.3644	0.3297	0.2771	0.3593
7	0.4338	0.3925	0.3298	0.4277
8	0.5077	0.4594	0.3860	0.5006
9	0.5864	0.5306	0.4459	0.5782
10	0.6701	0.6063	0.5095	0.6608
11	0.7591	0.6869	0.5772	0.7485
12	0.8537	0.7724	0.6491	0.8418
13	0.9542	0.8633	0.7255	0.9408
14	1.0609	0.9599	0.8067	1.0461
15	1.1743	1.0625	0.8929	1.1579
16	1.2948	1.1715	0.9845	1.2767
17	1.4229	1.2874	1.0819	1.4030
18	1.5590	1.4106	1.1854	1.5372
19	1.7038	1.5417	1.2955	1.6800
20	1.8580	1.6811	1.4127	1.8320
21	2.0220	1.8296	1.5374	1.9938
22	2.1968	1.9877	1.6703	2.1661
23	2.3829	2.1561	1.8118	2.3496
24	2.5813	2.3356	1.9627	2.5453
25	2.7928	2.5269	2.1235	2.7538

PROPOSED FHCF 2014 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	0.0689	0.0623	0.0524	0.0679
2	0.1202	0.1088	0.0914	0.1186
3	0.1696	0.1534	0.1289	0.1672
4	0.2225	0.2013	0.1692	0.2194
5	0.2793	0.2527	0.2123	0.2754
6	0.3399	0.3075	0.2584	0.3351
7	0.4046	0.3661	0.3076	0.3990
8	0.4736	0.4285	0.3601	0.4670
9	0.5470	0.4949	0.4159	0.5394
10	0.6251	0.5656	0.4753	0.6164
11	0.7081	0.6407	0.5384	0.6982
12	0.7963	0.7205	0.6055	0.7852
13	0.8901	0.8053	0.6767	0.8776
14	0.9896	0.8954	0.7524	0.9758
15	1.0954	0.9911	0.8329	1.0801
16	1.2078	1.0928	0.9183	1.1909
17	1.3272	1.2009	1.0091	1.3087
18	1.4542	1.3158	1.1057	1.4339
19	1.5893	1.4380	1.2084	1.5671
20	1.7331	1.5681	1.3177	1.7089
21	1.8861	1.7066	1.4341	1.8598
22	2.0491	1.8541	1.5580	2.0205
23	2.2228	2.0112	1.6901	2.1917
24	2.4079	2.1786	1.8308	2.3742
25	2.6051	2.3571	1.9808	2.5687

PROPOSED FHCF 2014 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	0.0650	0.0588	0.0494	0.0641
2	0.1134	0.1026	0.0863	0.1119
3	0.1600	0.1448	0.1216	0.1578
4	0.2100	0.1900	0.1596	0.2070
5	0.2635	0.2384	0.2003	0.2598
6	0.3207	0.2902	0.2439	0.3162
7	0.3818	0.3454	0.2903	0.3764
8	0.4469	0.4043	0.3398	0.4406
9	0.5161	0.4670	0.3924	0.5089
10	0.5898	0.5337	0.4485	0.5816
11	0.6681	0.6045	0.5080	0.6588
12	0.7514	0.6799	0.5713	0.7409
13	0.8398	0.7599	0.6385	0.8281
14	0.9338	0.8449	0.7100	0.9207
15	1.0336	0.9352	0.7859	1.0191
16	1.1396	1.0311	0.8665	1.1237
17	1.2523	1.1331	0.9522	1.2348
18	1.3722	1.2415	1.0433	1.3530
19	1.4996	1.3569	1.1402	1.4787
20	1.6353	1.4796	1.2434	1.6124
21	1.7797	1.6103	1.3532	1.7548
22	1.9335	1.7494	1.4701	1.9065
23	2.0973	1.8977	1.5947	2.0680
24	2.2719	2.0557	1.7274	2.2402
25	2.4581	2.2241	1.8690	2.4237

PROPOSED FHCF 2014 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	0.0615	0.0557	0.0468	0.0607
2	0.1074	0.0972	0.0816	0.1059
3	0.1514	0.1370	0.1151	0.1493
4	0.1987	0.1798	0.1511	0.1960
5	0.2494	0.2257	0.1896	0.2459
6	0.3036	0.2747	0.2308	0.2993
7	0.3614	0.3270	0.2748	0.3563
8	0.4230	0.3827	0.3216	0.4171
9	0.4886	0.4420	0.3715	0.4817
10	0.5583	0.5052	0.4245	0.5505
11	0.6325	0.5722	0.4809	0.6236
12	0.7112	0.6435	0.5408	0.7013
13	0.7949	0.7193	0.6044	0.7838
14	0.8839	0.7997	0.6720	0.8715
15	0.9783	0.8852	0.7439	0.9647
16	1.0787	0.9760	0.8202	1.0636
17	1.1854	1.0726	0.9013	1.1688
18	1.2988	1.1752	0.9876	1.2807
19	1.4195	1.2844	1.0793	1.3997
20	1.5479	1.4006	1.1769	1.5263
21	1.6846	1.5242	1.2809	1.6611
22	1.8302	1.6560	1.3916	1.8046
23	1.9853	1.7963	1.5095	1.9575
24	2.1506	1.9458	1.6352	2.1205
25	2.3267	2.1052	1.7691	2.2942

PROPOSED FHCF 2014 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	0.0584	0.0528	0.0444	0.0576
2	0.1019	0.0922	0.0775	0.1005
3	0.1438	0.1301	0.1093	0.1417
4	0.1887	0.1707	0.1434	0.1860
5	0.2368	0.2142	0.1800	0.2335
6	0.2882	0.2607	0.2191	0.2842
7	0.3431	0.3104	0.2608	0.3383
8	0.4015	0.3633	0.3053	0.3959
9	0.4638	0.4196	0.3526	0.4573
10	0.5300	0.4795	0.4030	0.5226
11	0.6004	0.5432	0.4565	0.5920
12	0.6752	0.6109	0.5134	0.6657
13	0.7546	0.6828	0.5738	0.7441
14	0.8390	0.7592	0.6380	0.8273
15	0.9287	0.8403	0.7061	0.9157
16	1.0240	0.9265	0.7786	1.0097
17	1.1253	1.0182	0.8556	1.1096
18	1.2330	1.1156	0.9375	1.2157
19	1.3475	1.2192	1.0246	1.3287
20	1.4694	1.3295	1.1172	1.4489
21	1.5992	1.4469	1.2159	1.5768
22	1.7374	1.5720	1.3210	1.7131
23	1.8846	1.7052	1.4329	1.8582
24	2.0415	1.8472	1.5522	2.0130
25	2.2087	1.9985	1.6794	2.1779

PROPOSED FHCF 2014 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	0.0556	0.0503	0.0423	0.0548
2	0.0970	0.0878	0.0738	0.0957
3	0.1368	0.1238	0.1040	0.1349
4	0.1796	0.1625	0.1365	0.1770
5	0.2253	0.2039	0.1713	0.2222
6	0.2743	0.2482	0.2085	0.2704
7	0.3265	0.2954	0.2482	0.3219
8	0.3821	0.3458	0.2906	0.3768
9	0.4414	0.3994	0.3356	0.4352
10	0.5044	0.4564	0.3835	0.4974
11	0.5714	0.5170	0.4345	0.5634
12	0.6426	0.5814	0.4886	0.6336
13	0.7182	0.6498	0.5461	0.7082
14	0.7985	0.7225	0.6072	0.7874
15	0.8839	0.7997	0.6721	0.8715
16	0.9746	0.8818	0.7410	0.9610
17	1.0710	0.9690	0.8143	1.0560
18	1.1735	1.0618	0.8922	1.1571
19	1.2825	1.1604	0.9751	1.2645
20	1.3985	1.2654	1.0633	1.3789
21	1.5220	1.3771	1.1572	1.5007
22	1.6535	1.4961	1.2572	1.6304
23	1.7936	1.6229	1.3638	1.7685
24	1.9429	1.7580	1.4773	1.9158
25	2.1021	1.9020	1.5983	2.0727

PROPOSED FHCF 2014 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	0.0530	0.0480	0.0403	0.0523
2	0.0925	0.0837	0.0704	0.0913
3	0.1305	0.1181	0.0992	0.1287
4	0.1713	0.1550	0.1302	0.1689
5	0.2150	0.1945	0.1634	0.2120
6	0.2616	0.2367	0.1989	0.2580
7	0.3115	0.2818	0.2368	0.3071
8	0.3645	0.3298	0.2772	0.3595
9	0.4211	0.3810	0.3202	0.4152
10	0.4812	0.4354	0.3659	0.4745
11	0.5451	0.4932	0.4144	0.5375
12	0.6130	0.5546	0.4661	0.6044
13	0.6851	0.6199	0.5209	0.6756
14	0.7618	0.6893	0.5792	0.7511
15	0.8432	0.7629	0.6411	0.8314
16	0.9297	0.8412	0.7069	0.9167
17	1.0217	0.9244	0.7768	1.0074
18	1.1194	1.0129	0.8511	1.1038
19	1.2234	1.1070	0.9302	1.2063
20	1.3341	1.2071	1.0144	1.3154
21	1.4519	1.3137	1.1039	1.4316
22	1.5774	1.4272	1.1993	1.5553
23	1.7110	1.5481	1.3010	1.6871
24	1.8535	1.6770	1.4093	1.8276
25	2.0053	1.8144	1.5247	1.9773

PROPOSED FHCF 2014 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	0.0432	0.0391	0.0329	0.0426
2	0.0754	0.0682	0.0573	0.0744
3	0.1064	0.0962	0.0809	0.1049
4	0.1396	0.1263	0.1061	0.1376
5	0.1752	0.1585	0.1332	0.1727
6	0.2132	0.1929	0.1621	0.2102
7	0.2538	0.2297	0.1930	0.2503
8	0.2971	0.2688	0.2259	0.2929
9	0.3431	0.3105	0.2609	0.3383
10	0.3921	0.3548	0.2981	0.3866
11	0.4442	0.4019	0.3377	0.4380
12	0.4995	0.4520	0.3798	0.4926
13	0.5583	0.5052	0.4245	0.5505
14	0.6208	0.5617	0.4720	0.6121
15	0.6871	0.6217	0.5224	0.6775
16	0.7576	0.6855	0.5761	0.7470
17	0.8326	0.7533	0.6330	0.8209
18	0.9122	0.8254	0.6936	0.8995
19	0.9970	0.9021	0.7580	0.9830
20	1.0872	0.9837	0.8266	1.0720
21	1.1832	1.0705	0.8996	1.1666
22	1.2854	1.1631	0.9773	1.2674
23	1.3943	1.2616	1.0602	1.3749
24	1.5104	1.3666	1.1484	1.4893
25	1.6342	1.4786	1.2425	1.6113

PROPOSED FHCF 2014 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	0.0668	0.0604	0.0508	0.0658
2	0.1165	0.1054	0.0886	0.1149
3	0.1643	0.1487	0.1250	0.1620
4	0.2157	0.1951	0.1640	0.2127
5	0.2707	0.2449	0.2058	0.2669
6	0.3294	0.2981	0.2505	0.3248
7	0.3922	0.3548	0.2982	0.3867
8	0.4590	0.4153	0.3490	0.4526
9	0.5302	0.4797	0.4031	0.5228
10	0.6059	0.5482	0.4607	0.5974
11	0.6863	0.6210	0.5218	0.6767
12	0.7718	0.6983	0.5868	0.7610
13	0.8627	0.7805	0.6559	0.8506
14	0.9592	0.8678	0.7293	0.9457
15	1.0617	0.9606	0.8072	1.0468
16	1.1706	1.0592	0.8901	1.1542
17	1.2864	1.1639	0.9781	1.2684
18	1.4095	1.2753	1.0717	1.3898
19	1.5404	1.3938	1.1712	1.5189
20	1.6798	1.5199	1.2772	1.6563
21	1.8281	1.6541	1.3900	1.8025
22	1.9861	1.7970	1.5101	1.9583
23	2.1544	1.9493	1.6381	2.1243
24	2.3337	2.1116	1.7744	2.3011
25	2.5249	2.2846	1.9198	2.4896

PROPOSED FHCF 2014 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	0.0641	0.0580	0.0488	0.0632
2	0.1119	0.1013	0.0851	0.1104
3	0.1578	0.1428	0.1200	0.1556
4	0.2072	0.1874	0.1575	0.2043
5	0.2600	0.2352	0.1977	0.2563
6	0.3164	0.2863	0.2406	0.3120
7	0.3767	0.3408	0.2864	0.3714
8	0.4409	0.3989	0.3352	0.4347
9	0.5092	0.4607	0.3872	0.5021
10	0.5819	0.5265	0.4425	0.5738
11	0.6592	0.5965	0.5012	0.6500
12	0.7413	0.6708	0.5637	0.7310
13	0.8286	0.7497	0.6300	0.8170
14	0.9213	0.8336	0.7005	0.9084
15	1.0197	0.9227	0.7753	1.0055
16	1.1244	1.0173	0.8549	1.1086
17	1.2356	1.1179	0.9394	1.2183
18	1.3538	1.2249	1.0293	1.3349
19	1.4796	1.3387	1.1250	1.4589
20	1.6134	1.4598	1.2267	1.5908
21	1.7559	1.5887	1.3351	1.7313
22	1.9076	1.7260	1.4504	1.8809
23	2.0693	1.8723	1.5733	2.0403
24	2.2415	2.0282	1.7043	2.2102
25	2.4252	2.1943	1.8439	2.3913

PROPOSED FHCF 2014 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	0.0622	0.0563	0.0473	0.0613
2	0.1085	0.0982	0.0825	0.1070
3	0.1531	0.1385	0.1164	0.1509
4	0.2009	0.1818	0.1527	0.1981
5	0.2521	0.2281	0.1917	0.2486
6	0.3068	0.2776	0.2333	0.3025
7	0.3653	0.3305	0.2777	0.3602
8	0.4275	0.3868	0.3251	0.4215
9	0.4938	0.4468	0.3755	0.4869
10	0.5643	0.5106	0.4291	0.5564
11	0.6392	0.5784	0.4860	0.6303
12	0.7189	0.6504	0.5466	0.7088
13	0.8035	0.7270	0.6109	0.7922
14	0.8933	0.8083	0.6792	0.8809
15	0.9888	0.8947	0.7518	0.9750
16	1.0903	0.9865	0.8290	1.0751
17	1.1981	1.0841	0.9110	1.1814
18	1.3128	1.1878	0.9982	1.2944
19	1.4347	1.2982	1.0909	1.4147
20	1.5645	1.4156	1.1896	1.5426
21	1.7027	1.5406	1.2946	1.6789
22	1.8498	1.6737	1.4065	1.8240
23	2.0066	1.8156	1.5257	1.9785
24	2.1736	1.9667	1.6527	2.1432
25	2.3517	2.1278	1.7881	2.3188

PROPOSED FHCF 2014 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	0.0591	0.0535	0.0449	0.0583
2	0.1031	0.0933	0.0784	0.1017
3	0.1455	0.1316	0.1106	0.1434
4	0.1909	0.1727	0.1452	0.1882
5	0.2396	0.2168	0.1822	0.2362
6	0.2916	0.2638	0.2217	0.2875
7	0.3471	0.3141	0.2639	0.3423
8	0.4063	0.3676	0.3089	0.4006
9	0.4693	0.4246	0.3568	0.4627
10	0.5363	0.4852	0.4078	0.5288
11	0.6075	0.5497	0.4619	0.5990
12	0.6832	0.6181	0.5194	0.6736
13	0.7636	0.6909	0.5806	0.7529
14	0.8490	0.7682	0.6455	0.8371
15	0.9397	0.8503	0.7145	0.9266
16	1.0362	0.9375	0.7878	1.0217
17	1.1386	1.0303	0.8658	1.1227
18	1.2476	1.1288	0.9486	1.2302
19	1.3635	1.2337	1.0367	1.3445
20	1.4868	1.3453	1.1305	1.4661
21	1.6181	1.4641	1.2303	1.5955
22	1.7580	1.5906	1.3367	1.7334
23	1.9070	1.7254	1.4499	1.8803
24	2.0657	1.8691	1.5706	2.0368
25	2.2349	2.0222	1.6993	2.2037

PROPOSED FHCF 2014 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	0.0566	0.0512	0.0430	0.0558
2	0.0987	0.0893	0.0751	0.0974
3	0.1393	0.1260	0.1059	0.1373
4	0.1828	0.1654	0.1390	0.1802
5	0.2293	0.2075	0.1744	0.2261
6	0.2792	0.2526	0.2123	0.2753
7	0.3323	0.3007	0.2527	0.3277
8	0.3889	0.3519	0.2957	0.3835
9	0.4492	0.4065	0.3416	0.4430
10	0.5134	0.4645	0.3903	0.5062
11	0.5816	0.5262	0.4422	0.5734
12	0.6540	0.5918	0.4973	0.6449
13	0.7310	0.6614	0.5558	0.7208
14	0.8128	0.7354	0.6180	0.8014
15	0.8996	0.8140	0.6840	0.8871
16	0.9919	0.8975	0.7542	0.9781
17	1.0900	0.9863	0.8288	1.0748
18	1.1944	1.0807	0.9081	1.1777
19	1.3053	1.1811	0.9925	1.2871
20	1.4234	1.2879	1.0823	1.4035
21	1.5491	1.4016	1.1778	1.5274
22	1.6829	1.5227	1.2796	1.6594
23	1.8256	1.6518	1.3880	1.8000
24	1.9775	1.7893	1.5036	1.9499
25	2.1395	1.9359	1.6268	2.1096

PROPOSED FHCF 2014 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	0.0574	0.0519	0.0436	0.0566
2	0.1001	0.0906	0.0761	0.0987
3	0.1412	0.1278	0.1074	0.1393
4	0.1853	0.1677	0.1409	0.1828
5	0.2326	0.2105	0.1769	0.2293
6	0.2831	0.2562	0.2153	0.2792
7	0.3370	0.3049	0.2562	0.3323
8	0.3945	0.3569	0.2999	0.3889
9	0.4556	0.4122	0.3464	0.4492
10	0.5207	0.4711	0.3959	0.5134
11	0.5898	0.5337	0.4485	0.5816
12	0.6633	0.6001	0.5043	0.6540
13	0.7414	0.6708	0.5637	0.7310
14	0.8243	0.7458	0.6267	0.8128
15	0.9124	0.8255	0.6937	0.8996
16	1.0060	0.9102	0.7649	0.9919
17	1.1055	1.0003	0.8405	1.0900
18	1.2113	1.0960	0.9210	1.1943
19	1.3238	1.1978	1.0065	1.3053
20	1.4436	1.3061	1.0976	1.4234
21	1.5710	1.4215	1.1945	1.5491
22	1.7068	1.5443	1.2977	1.6829
23	1.8514	1.6752	1.4077	1.8255
24	2.0056	1.8147	1.5249	1.9775
25	2.1699	1.9633	1.6498	2.1395

PROPOSED FHCF 2014 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	0.0518	0.0468	0.0394	0.0510
2	0.0904	0.0818	0.0687	0.0891
3	0.1274	0.1153	0.0969	0.1256
4	0.1672	0.1513	0.1272	0.1649
5	0.2099	0.1899	0.1596	0.2069
6	0.2554	0.2311	0.1942	0.2519
7	0.3041	0.2751	0.2312	0.2998
8	0.3559	0.3220	0.2706	0.3509
9	0.4111	0.3720	0.3126	0.4053
10	0.4698	0.4251	0.3572	0.4632
11	0.5322	0.4815	0.4046	0.5247
12	0.5985	0.5415	0.4550	0.5901
13	0.6689	0.6052	0.5086	0.6595
14	0.7437	0.6729	0.5655	0.7333
15	0.8232	0.7448	0.6259	0.8117
16	0.9077	0.8213	0.6901	0.8950
17	0.9974	0.9025	0.7584	0.9835
18	1.0929	0.9889	0.8310	1.0776
19	1.1944	1.0807	0.9082	1.1777
20	1.3025	1.1785	0.9903	1.2843
21	1.4175	1.2825	1.0778	1.3977
22	1.5400	1.3934	1.1709	1.5184
23	1.6705	1.5115	1.2701	1.6471
24	1.8095	1.6373	1.3759	1.7843
25	1.9578	1.7714	1.4886	1.9304

PROPOSED FHCF 2014 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	0.0477	0.0432	0.0363	0.0471
2	0.0833	0.0754	0.0634	0.0822
3	0.1175	0.1063	0.0894	0.1159
4	0.1542	0.1396	0.1173	0.1521
5	0.1936	0.1751	0.1472	0.1909
6	0.2356	0.2132	0.1791	0.2323
7	0.2805	0.2538	0.2132	0.2765
8	0.3283	0.2970	0.2496	0.3237
9	0.3792	0.3431	0.2883	0.3739
10	0.4333	0.3921	0.3295	0.4272
11	0.4908	0.4441	0.3732	0.4840
12	0.5520	0.4994	0.4197	0.5443
13	0.6170	0.5582	0.4691	0.6083
14	0.6860	0.6207	0.5216	0.6764
15	0.7593	0.6870	0.5773	0.7487
16	0.8372	0.7575	0.6365	0.8255
17	0.9200	0.8324	0.6995	0.9071
18	1.0080	0.9121	0.7664	0.9939
19	1.1017	0.9968	0.8377	1.0863
20	1.2013	1.0870	0.9134	1.1845
21	1.3074	1.1830	0.9941	1.2891
22	1.4204	1.2852	1.0800	1.4005
23	1.5408	1.3941	1.1715	1.5192
24	1.6690	1.5102	1.2690	1.6457
25	1.8058	1.6339	1.3730	1.7805

PROPOSED FHCF 2014 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	0.0443	0.0401	0.0337	0.0437
2	0.0773	0.0700	0.0588	0.0763
3	0.1091	0.0987	0.0829	0.1075
4	0.1431	0.1295	0.1088	0.1411
5	0.1796	0.1625	0.1366	0.1771
6	0.2186	0.1978	0.1662	0.2156
7	0.2603	0.2355	0.1979	0.2566
8	0.3046	0.2756	0.2316	0.3004
9	0.3518	0.3184	0.2675	0.3469
10	0.4021	0.3638	0.3057	0.3965
11	0.4555	0.4121	0.3463	0.4491
12	0.5122	0.4635	0.3895	0.5051
13	0.5725	0.5180	0.4353	0.5645
14	0.6365	0.5760	0.4840	0.6277
15	0.7046	0.6375	0.5357	0.6947
16	0.7769	0.7029	0.5907	0.7660
17	0.8537	0.7724	0.6491	0.8418
18	0.9354	0.8464	0.7112	0.9223
19	1.0223	0.9250	0.7773	1.0080
20	1.1148	1.0087	0.8476	1.0992
21	1.2132	1.0977	0.9225	1.1963
22	1.3181	1.1926	1.0022	1.2996
23	1.4298	1.2937	1.0871	1.4098
24	1.5488	1.4014	1.1776	1.5272
25	1.6757	1.5162	1.2741	1.6523

PROPOSED FHCF 2014 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	0.0413	0.0374	0.0314	0.0408
2	0.0721	0.0653	0.0549	0.0711
3	0.1017	0.0920	0.0774	0.1003
4	0.1335	0.1208	0.1015	0.1316
5	0.1676	0.1516	0.1274	0.1652
6	0.2039	0.1845	0.1551	0.2011
7	0.2428	0.2197	0.1846	0.2394
8	0.2841	0.2571	0.2160	0.2802
9	0.3282	0.2970	0.2495	0.3236
10	0.3751	0.3394	0.2852	0.3698
11	0.4249	0.3844	0.3230	0.4189
12	0.4778	0.4323	0.3633	0.4711
13	0.5340	0.4832	0.4060	0.5266
14	0.5938	0.5372	0.4515	0.5855
15	0.6572	0.5947	0.4997	0.6480
16	0.7247	0.6557	0.5510	0.7145
17	0.7963	0.7205	0.6055	0.7852
18	0.8725	0.7895	0.6634	0.8604
19	0.9536	0.8628	0.7251	0.9403
20	1.0399	0.9409	0.7906	1.0253
21	1.1317	1.0240	0.8605	1.1159
22	1.2295	1.1124	0.9348	1.2123
23	1.3337	1.2067	1.0140	1.3150
24	1.4447	1.3072	1.0985	1.4245
25	1.5631	1.4143	1.1885	1.5412

PROPOSED FHCF 2014 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	0.0390	0.0353	0.0296	0.0385
2	0.0681	0.0616	0.0518	0.0671
3	0.0960	0.0869	0.0730	0.0947
4	0.1260	0.1140	0.0958	0.1242
5	0.1581	0.1430	0.1202	0.1559
6	0.1924	0.1741	0.1463	0.1897
7	0.2291	0.2073	0.1742	0.2259
8	0.2681	0.2426	0.2039	0.2644
9	0.3097	0.2802	0.2355	0.3053
10	0.3539	0.3202	0.2691	0.3489
11	0.4009	0.3627	0.3048	0.3953
12	0.4508	0.4079	0.3428	0.4445
13	0.5039	0.4559	0.3831	0.4968
14	0.5603	0.5069	0.4260	0.5524
15	0.6201	0.5611	0.4715	0.6115
16	0.6838	0.6187	0.5199	0.6742
17	0.7514	0.6799	0.5713	0.7409
18	0.8233	0.7449	0.6260	0.8118
19	0.8998	0.8141	0.6841	0.8872
20	0.9812	0.8878	0.7460	0.9675
21	1.0678	0.9662	0.8119	1.0529
22	1.1601	1.0497	0.8821	1.1439
23	1.2584	1.1386	0.9568	1.2408
24	1.3632	1.2334	1.0365	1.3441
25	1.4748	1.3344	1.1214	1.4542

PROPOSED FHCF 2014 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	0.0369	0.0334	0.0281	0.0364
2	0.0644	0.0583	0.0490	0.0635
3	0.0909	0.0822	0.0691	0.0896
4	0.1192	0.1079	0.0907	0.1176
5	0.1496	0.1354	0.1138	0.1476
6	0.1821	0.1648	0.1385	0.1796
7	0.2168	0.1962	0.1649	0.2138
8	0.2538	0.2296	0.1930	0.2502
9	0.2931	0.2652	0.2229	0.2890
10	0.3350	0.3031	0.2547	0.3303
11	0.3795	0.3433	0.2885	0.3742
12	0.4267	0.3861	0.3245	0.4208
13	0.4770	0.4316	0.3627	0.4703
14	0.5303	0.4798	0.4032	0.5229
15	0.5870	0.5311	0.4463	0.5788
16	0.6472	0.5856	0.4921	0.6382
17	0.7112	0.6435	0.5408	0.7013
18	0.7793	0.7051	0.5925	0.7684
19	0.8517	0.7706	0.6476	0.8398
20	0.9287	0.8403	0.7062	0.9158
21	1.0108	0.9145	0.7685	0.9966
22	1.0981	0.9936	0.8349	1.0828
23	1.1912	1.0778	0.9057	1.1745
24	1.2903	1.1675	0.9811	1.2723
25	1.3960	1.2631	1.0615	1.3765

PROPOSED FHCF 2014 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	0.0350	0.0317	0.0266	0.0345
2	0.0612	0.0553	0.0465	0.0603
3	0.0863	0.0780	0.0656	0.0850
4	0.1132	0.1024	0.0861	0.1116
5	0.1421	0.1285	0.1080	0.1401
6	0.1729	0.1564	0.1315	0.1705
7	0.2058	0.1862	0.1565	0.2030
8	0.2409	0.2180	0.1832	0.2375
9	0.2783	0.2518	0.2116	0.2744
10	0.3180	0.2877	0.2418	0.3135
11	0.3602	0.3259	0.2739	0.3552
12	0.4051	0.3665	0.3080	0.3994
13	0.4528	0.4097	0.3443	0.4464
14	0.5034	0.4555	0.3828	0.4964
15	0.5572	0.5042	0.4237	0.5494
16	0.6144	0.5559	0.4672	0.6058
17	0.6752	0.6109	0.5134	0.6657
18	0.7398	0.6694	0.5625	0.7294
19	0.8085	0.7315	0.6147	0.7972
20	0.8816	0.7977	0.6703	0.8693
21	0.9595	0.8682	0.7295	0.9461
22	1.0424	0.9432	0.7926	1.0278
23	1.1308	1.0231	0.8598	1.1149
24	1.2249	1.1083	0.9313	1.2078
25	1.3252	1.1991	1.0076	1.3067

PROPOSED FHCF 2014 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	0.0333	0.0302	0.0254	0.0329
2	0.0582	0.0527	0.0443	0.0574
3	0.0821	0.0743	0.0624	0.0809
4	0.1077	0.0975	0.0819	0.1062
5	0.1352	0.1223	0.1028	0.1333
6	0.1646	0.1489	0.1251	0.1623
7	0.1959	0.1772	0.1489	0.1932
8	0.2293	0.2075	0.1743	0.2261
9	0.2648	0.2396	0.2014	0.2611
10	0.3026	0.2738	0.2301	0.2984
11	0.3428	0.3102	0.2607	0.3380
12	0.3855	0.3488	0.2931	0.3802
13	0.4309	0.3899	0.3276	0.4249
14	0.4791	0.4335	0.3643	0.4724
15	0.5303	0.4798	0.4032	0.5229
16	0.5847	0.5291	0.4446	0.5766
17	0.6426	0.5814	0.4886	0.6336
18	0.7041	0.6371	0.5353	0.6942
19	0.7695	0.6962	0.5851	0.7587
20	0.8391	0.7592	0.6380	0.8274
21	0.9132	0.8263	0.6943	0.9004
22	0.9921	0.8977	0.7543	0.9782
23	1.0762	0.9737	0.8183	1.0611
24	1.1658	1.0548	0.8864	1.1495
25	1.2613	1.1412	0.9590	1.2436

PROPOSED FHCF 2014 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	0.0318	0.0288	0.0242	0.0314
2	0.0555	0.0502	0.0422	0.0548
3	0.0783	0.0709	0.0595	0.0772
4	0.1028	0.0930	0.0781	0.1013
5	0.1290	0.1167	0.0981	0.1272
6	0.1570	0.1420	0.1194	0.1548
7	0.1869	0.1691	0.1421	0.1843
8	0.2187	0.1979	0.1663	0.2157
9	0.2526	0.2286	0.1921	0.2491
10	0.2887	0.2612	0.2195	0.2847
11	0.3270	0.2959	0.2487	0.3225
12	0.3678	0.3328	0.2796	0.3627
13	0.4111	0.3719	0.3126	0.4053
14	0.4571	0.4136	0.3475	0.4507
15	0.5059	0.4578	0.3847	0.4988
16	0.5578	0.5047	0.4241	0.5500
17	0.6130	0.5546	0.4661	0.6044
18	0.6717	0.6077	0.5107	0.6623
19	0.7341	0.6642	0.5581	0.7238
20	0.8004	0.7243	0.6086	0.7893
21	0.8711	0.7882	0.6624	0.8590
22	0.9464	0.8563	0.7196	0.9332
23	1.0266	0.9289	0.7806	1.0123
24	1.1121	1.0062	0.8456	1.0965
25	1.2032	1.0887	0.9148	1.1864

PROPOSED FHCF 2014 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	0.0259	0.0235	0.0197	0.0256
2	0.0453	0.0409	0.0344	0.0446
3	0.0638	0.0577	0.0485	0.0629
4	0.0838	0.0758	0.0637	0.0826
5	0.1051	0.0951	0.0799	0.1036
6	0.1279	0.1158	0.0973	0.1261
7	0.1523	0.1378	0.1158	0.1502
8	0.1782	0.1613	0.1355	0.1758
9	0.2059	0.1863	0.1565	0.2030
10	0.2353	0.2129	0.1789	0.2320
11	0.2665	0.2411	0.2026	0.2628
12	0.2997	0.2712	0.2279	0.2955
13	0.3350	0.3031	0.2547	0.3303
14	0.3725	0.3370	0.2832	0.3673
15	0.4123	0.3730	0.3135	0.4065
16	0.4546	0.4113	0.3456	0.4482
17	0.4995	0.4520	0.3798	0.4926
18	0.5473	0.4952	0.4162	0.5397
19	0.5982	0.5412	0.4548	0.5898
20	0.6523	0.5902	0.4960	0.6432
21	0.7099	0.6423	0.5398	0.7000
22	0.7712	0.6978	0.5864	0.7605
23	0.8366	0.7570	0.6361	0.8249
24	0.9063	0.8200	0.6891	0.8936
25	0.9805	0.8872	0.7455	0.9668

PROPOSED FHCF 2014 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	0.3924	0.2883	0.5470
2	0.6849	0.5033	0.9548
3	0.9659	0.7097	1.3465
4	1.2676	0.9314	1.7671
5	1.5908	1.1689	2.2176
6	1.9363	1.4228	2.6992
7	2.3050	1.6936	3.2131
8	2.6979	1.9823	3.7608
9	3.1161	2.2897	4.3438
10	3.5610	2.6166	4.9640
11	4.0339	2.9641	5.6232
12	4.5365	3.3333	6.3237
13	5.0704	3.7256	7.0680
14	5.6375	4.1424	7.8586
15	6.2401	4.5851	8.6985
16	6.8803	5.0555	9.5910
17	7.5609	5.5556	10.5396
18	8.2844	6.0872	11.5483
19	9.0540	6.6527	12.6211
20	9.8730	7.2545	13.7627
21	10.7448	7.8951	14.9780
22	11.6734	8.5774	16.2724
23	12.6626	9.3042	17.6514
24	13.7168	10.0789	19.1209
25	14.8405	10.9045	20.6873

PROPOSED FHCF 2014 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 -- Prior to 7/13/94	Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3730	0.2741	0.5199
2	0.6510	0.4784	0.9075
3	0.9181	0.6746	1.2798
4	1.2049	0.8853	1.6796
5	1.5121	1.1111	2.1078
6	1.8405	1.3524	2.5656
7	2.1909	1.6098	3.0541
8	2.5644	1.8842	3.5747
9	2.9619	2.1764	4.1288
10	3.3848	2.4871	4.7183
11	3.8343	2.8174	5.3449
12	4.3120	3.1684	6.0108
13	4.8195	3.5413	6.7182
14	5.3586	3.9374	7.4697
15	5.9313	4.3582	8.2681
16	6.5399	4.8054	9.1164
17	7.1867	5.2807	10.0181
18	7.8745	5.7860	10.9768
19	8.6060	6.3235	11.9965
20	9.3844	6.8955	13.0817
21	10.2131	7.5044	14.2369
22	11.0957	8.1529	15.4672
23	12.0360	8.8438	16.7779
24	13.0381	9.5801	18.1747
25	14.1061	10.3649	19.6636

PROPOSED FHCF 2014 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	0.3584	0.2634	0.4996
2	0.6256	0.4597	0.8721
3	0.8823	0.6483	1.2299
4	1.1579	0.8508	1.6141
5	1.4531	1.0677	2.0256
6	1.7686	1.2996	2.4654
7	2.1054	1.5470	2.9349
8	2.4643	1.8107	3.4351
9	2.8463	2.0914	3.9677
10	3.2527	2.3900	4.5341
11	3.6846	2.7074	5.1363
12	4.1437	3.0447	5.7762
13	4.6313	3.4030	6.4560
14	5.1494	3.7837	7.1781
15	5.6998	4.1881	7.9453
16	6.2846	4.6178	8.7606
17	6.9062	5.0745	9.6270
18	7.5671	5.5601	10.5483
19	8.2700	6.0767	11.5282
20	9.0181	6.6263	12.5710
21	9.8145	7.2115	13.6811
22	10.6626	7.8347	14.8634
23	11.5662	8.4986	16.1230
24	12.5291	9.2062	17.4653
25	13.5555	9.9603	18.8960

PROPOSED FHCF 2014 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	0.3348	0.2460	0.4667
2	0.5845	0.4295	0.8147
3	0.8242	0.6056	1.1490
4	1.0817	0.7948	1.5079
5	1.3575	0.9975	1.8923
6	1.6523	1.2141	2.3032
7	1.9669	1.4452	2.7418
8	2.3021	1.6916	3.2091
9	2.6591	1.9538	3.7066
10	3.0387	2.2328	4.2358
11	3.4422	2.5293	4.7984
12	3.8711	2.8444	5.3962
13	4.3267	3.1791	6.0313
14	4.8106	3.5348	6.7059
15	5.3248	3.9126	7.4226
16	5.8711	4.3140	8.1842
17	6.4518	4.7407	8.9937
18	7.0693	5.1944	9.8544
19	7.7260	5.6769	10.7698
20	8.4248	6.1904	11.7440
21	9.1688	6.7371	12.7811
22	9.9611	7.3193	13.8856
23	10.8053	7.9395	15.0623
24	11.7049	8.6005	16.3163
25	12.6637	9.3051	17.6529

PROPOSED FHCF 2014 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 -- Prior to 7/13/94	Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.3600	0.2645	0.5018
2	0.6284	0.4617	0.8759
3	0.8862	0.6511	1.2353
4	1.1630	0.8545	1.6212
5	1.4595	1.0724	2.0345
6	1.7764	1.3053	2.4763
7	2.1147	1.5538	2.9478
8	2.4751	1.8187	3.4503
9	2.8588	2.1006	3.9852
10	3.2670	2.4005	4.5541
11	3.7009	2.7193	5.1589
12	4.1619	3.0581	5.8016
13	4.6518	3.4180	6.4844
14	5.1721	3.8004	7.2098
15	5.7249	4.2065	7.9804
16	6.3123	4.6382	8.7992
17	6.9366	5.0969	9.6695
18	7.6004	5.5847	10.5948
19	8.3065	6.1035	11.5791
20	9.0579	6.6555	12.6264
21	9.8577	7.2433	13.7414
22	10.7096	7.8692	14.9289
23	11.6172	8.5361	16.1940
24	12.5844	9.2467	17.5423
25	13.6152	10.0042	18.9793

PROPOSED FHCF 2014 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	0.3372	0.2478	0.4701
2	0.5886	0.4325	0.8205
3	0.8301	0.6099	1.1572
4	1.0894	0.8005	1.5186
5	1.3672	1.0046	1.9058
6	1.6641	1.2227	2.3197
7	1.9809	1.4555	2.7613
8	2.3186	1.7036	3.2320
9	2.6780	1.9677	3.7331
10	3.0603	2.2487	4.2660
11	3.4668	2.5473	4.8326
12	3.8987	2.8647	5.4346
13	4.3575	3.2018	6.0742
14	4.8449	3.5600	6.7537
15	5.3628	3.9404	7.4755
16	5.9130	4.3448	8.2426
17	6.4978	4.7745	9.0578
18	7.1196	5.2314	9.9246
19	7.7811	5.7174	10.8466
20	8.4849	6.2345	11.8277
21	9.2342	6.7851	12.8722
22	10.0321	7.3714	13.9845
23	10.8823	7.9961	15.1696
24	11.7883	8.6618	16.4326
25	12.7540	9.3714	17.7787

PROPOSED FHCF 2014 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	0.3184	0.2339	0.4438
2	0.5557	0.4083	0.7747
3	0.7837	0.5759	1.0925
4	1.0285	0.7557	1.4337
5	1.2907	0.9484	1.7993
6	1.5710	1.1544	2.1900
7	1.8702	1.3742	2.6070
8	2.1889	1.6084	3.0513
9	2.5283	1.8577	3.5244
10	2.8893	2.1230	4.0276
11	3.2730	2.4049	4.5625
12	3.6807	2.7045	5.1308
13	4.1139	3.0228	5.7347
14	4.5741	3.3610	6.3762
15	5.0630	3.7202	7.0577
16	5.5825	4.1019	7.7818
17	6.1346	4.5076	8.5515
18	6.7217	4.9389	9.3698
19	7.3461	5.3978	10.2403
20	8.0106	5.8860	11.1665
21	8.7180	6.4058	12.1526
22	9.4713	6.9594	13.2028
23	10.2740	7.5491	14.3217
24	11.1293	8.1776	15.5140
25	12.0410	8.8475	16.7849

PROPOSED FHCF 2014 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	0.3014	0.2215	0.4202
2	0.5262	0.3866	0.7335
3	0.7420	0.5452	1.0344
4	0.9738	0.7155	1.3575
5	1.2221	0.8980	1.7036
6	1.4875	1.0930	2.0735
7	1.7707	1.3011	2.4683
8	2.0725	1.5229	2.8891
9	2.3939	1.7590	3.3370
10	2.7356	2.0101	3.8134
11	3.0989	2.2770	4.3198
12	3.4850	2.5607	4.8580
13	3.8951	2.8621	5.4297
14	4.3309	3.1822	6.0371
15	4.7937	3.5223	6.6824
16	5.2856	3.8838	7.3680
17	5.8084	4.2679	8.0967
18	6.3642	4.6763	8.8716
19	6.9554	5.1107	9.6957
20	7.5846	5.5730	10.5727
21	8.2544	6.0651	11.5064
22	8.9677	6.5893	12.5007
23	9.7276	7.1477	13.5601
24	10.5375	7.7427	14.6890
25	11.4007	8.3770	15.8923

PROPOSED FHCF 2014 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	0.2861	0.2103	0.3989
2	0.4995	0.3670	0.6963
3	0.7044	0.5176	0.9819
4	0.9244	0.6793	1.2886
5	1.1601	0.8524	1.6172
6	1.4121	1.0375	1.9684
7	1.6809	1.2351	2.3431
8	1.9674	1.4456	2.7425
9	2.2724	1.6697	3.1677
10	2.5969	1.9081	3.6200
11	2.9418	2.1615	4.1007
12	3.3082	2.4308	4.6116
13	3.6976	2.7169	5.1543
14	4.1112	3.0208	5.7309
15	4.5506	3.3437	6.3434
16	5.0175	3.6868	6.9943
17	5.5138	4.0514	7.6861
18	6.0414	4.4391	8.4216
19	6.6027	4.8515	9.2040
20	7.1999	5.2904	10.0365
21	7.8357	5.7575	10.9228
22	8.5128	6.2551	11.8667
23	9.2342	6.7851	12.8723
24	10.0030	7.3500	13.9440
25	10.8225	7.9521	15.0863

PROPOSED FHCF 2014 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	0.2740	0.2014	0.3820
2	0.4784	0.3515	0.6668
3	0.6746	0.4957	0.9404
4	0.8853	0.6505	1.2341
5	1.1110	0.8164	1.5488
6	1.3523	0.9937	1.8851
7	1.6098	1.1828	2.2440
8	1.8842	1.3845	2.6265
9	2.1763	1.5991	3.0337
10	2.4870	1.8274	3.4668
11	2.8173	2.0701	3.9272
12	3.1683	2.3280	4.4165
13	3.5412	2.6020	4.9363
14	3.9373	2.8930	5.4884
15	4.3581	3.2022	6.0750
16	4.8052	3.5308	6.6984
17	5.2805	3.8800	7.3609
18	5.7858	4.2513	8.0653
19	6.3233	4.6463	8.8146
20	6.8953	5.0665	9.6119
21	7.5042	5.5139	10.4607
22	8.1527	5.9904	11.3646
23	8.8436	6.4981	12.3277
24	9.5798	7.0391	13.3540
25	10.3646	7.6157	14.4480

PROPOSED FHCF 2014 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 -- Prior to 7/13/94	Manufactured On or After 7/13/94	Other than Fully Tied Unknown
1	0.2629	0.1932	0.3665
2	0.4590	0.3373	0.6398
3	0.6473	0.4756	0.9023
4	0.8495	0.6242	1.1842
5	1.0661	0.7833	1.4861
6	1.2976	0.9534	1.8088
7	1.5446	1.1350	2.1532
8	1.8079	1.3284	2.5202
9	2.0882	1.5344	2.9109
10	2.3863	1.7534	3.3265
11	2.7033	1.9863	3.7683
12	3.0400	2.2337	4.2377
13	3.3978	2.4966	4.7364
14	3.7779	2.7759	5.2663
15	4.1817	3.0726	5.8291
16	4.6107	3.3879	6.4272
17	5.0667	3.7229	7.0629
18	5.5516	4.0792	7.7388
19	6.0674	4.4582	8.4577
20	6.6162	4.8614	9.2228
21	7.2004	5.2907	10.0372
22	7.8226	5.7479	10.9046
23	8.4856	6.2350	11.8287
24	9.1920	6.7541	12.8135
25	9.9450	7.3074	13.8631

PROPOSED FHCF 2014 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	0.2527	0.1857	0.3523
2	0.4412	0.3242	0.6150
3	0.6222	0.4572	0.8673
4	0.8165	0.6000	1.1382
5	1.0247	0.7529	1.4284
6	1.2472	0.9164	1.7386
7	1.4847	1.0909	2.0696
8	1.7378	1.2769	2.4224
9	2.0072	1.4748	2.7979
10	2.2937	1.6854	3.1974
11	2.5984	1.9092	3.6221
12	2.9221	2.1471	4.0733
13	3.2660	2.3998	4.5527
14	3.6313	2.6682	5.0619
15	4.0194	2.9534	5.6030
16	4.4318	3.2564	6.1778
17	4.8701	3.5785	6.7889
18	5.3362	3.9209	7.4385
19	5.8319	4.2852	8.1296
20	6.3595	4.6728	8.8649
21	6.9210	5.0854	9.6477
22	7.5191	5.5249	10.4815
23	8.1563	5.9931	11.3697
24	8.8354	6.4921	12.3163
25	9.5592	7.0239	13.3252

PROPOSED FHCF 2014 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	0.2433	0.1788	0.3392
2	0.4247	0.3121	0.5921
3	0.5990	0.4401	0.8350
4	0.7861	0.5776	1.0958
5	0.9865	0.7249	1.3752
6	1.2008	0.8823	1.6738
7	1.4294	1.0503	1.9925
8	1.6730	1.2293	2.3322
9	1.9324	1.4199	2.6937
10	2.2083	1.6226	3.0783
11	2.5016	1.8381	3.4871
12	2.8132	2.0671	3.9216
13	3.1443	2.3104	4.3831
14	3.4960	2.5688	4.8734
15	3.8697	2.8434	5.3942
16	4.2667	3.1351	5.9477
17	4.6887	3.4452	6.5360
18	5.1374	3.7749	7.1615
19	5.6147	4.1256	7.8267
20	6.1226	4.4987	8.5347
21	6.6632	4.8960	9.2884
22	7.2390	5.3191	10.0910
23	7.8525	5.7699	10.9462
24	8.5063	6.2502	11.8575
25	9.2031	6.7622	12.8289

PROPOSED FHCF 2014 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	0.2346	0.1724	0.3271
2	0.4095	0.3009	0.5709
3	0.5775	0.4244	0.8051
4	0.7580	0.5569	1.0566
5	0.9512	0.6989	1.3259
6	1.1578	0.8507	1.6139
7	1.3782	1.0127	1.9212
8	1.6131	1.1853	2.2486
9	1.8632	1.3690	2.5973
10	2.1292	1.5645	2.9681
11	2.4120	1.7723	3.3622
12	2.7125	1.9931	3.7811
13	3.0317	2.2276	4.2261
14	3.3708	2.4768	4.6988
15	3.7311	2.7415	5.2011
16	4.1139	3.0228	5.7347
17	4.5208	3.3218	6.3019
18	4.9534	3.6397	6.9050
19	5.4136	3.9778	7.5464
20	5.9033	4.3376	8.2290
21	6.4246	4.7207	8.9557
22	6.9798	5.1286	9.7296
23	7.5713	5.5632	10.5542
24	8.2016	6.0264	11.4328
25	8.8735	6.5201	12.3694

PROPOSED FHCF 2014 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	0.3270	0.2403	0.4558
2	0.5708	0.4194	0.7956
3	0.8049	0.5914	1.1221
4	1.0564	0.7762	1.4726
5	1.3257	0.9741	1.8480
6	1.6136	1.1856	2.2493
7	1.9208	1.4114	2.6776
8	2.2482	1.6519	3.1340
9	2.5968	1.9081	3.6198
10	2.9675	2.1805	4.1366
11	3.3616	2.4700	4.6860
12	3.7804	2.7778	5.2698
13	4.2253	3.1047	5.8900
14	4.6980	3.4520	6.5488
15	5.2001	3.8209	7.2488
16	5.7336	4.2130	7.9925
17	6.3007	4.6296	8.7830
18	6.9037	5.0727	9.6235
19	7.5450	5.5439	10.5176
20	8.2275	6.0454	11.4689
21	8.9540	6.5793	12.4817
22	9.7278	7.1478	13.5603
23	10.5522	7.7535	14.7095
24	11.4307	8.3991	15.9341
25	12.3671	9.0871	17.2394

PROPOSED FHCF 2014 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	0.3108	0.2284	0.4333
2	0.5425	0.3986	0.7563
3	0.7651	0.5622	1.0665
4	1.0041	0.7378	1.3997
5	1.2601	0.9259	1.7565
6	1.5337	1.1270	2.1380
7	1.8258	1.3415	2.5451
8	2.1370	1.5702	2.9789
9	2.4683	1.8136	3.4407
10	2.8207	2.0726	3.9319
11	3.1953	2.3478	4.4541
12	3.5933	2.6403	5.0090
13	4.0162	2.9510	5.5985
14	4.4655	3.2811	6.2248
15	4.9428	3.6318	6.8901
16	5.4499	4.0045	7.5970
17	5.9889	4.4005	8.3484
18	6.5621	4.8217	9.1473
19	7.1717	5.2696	9.9971
20	7.8204	5.7463	10.9014
21	8.5110	6.2537	11.8641
22	9.2464	6.7941	12.8893
23	10.0300	7.3699	13.9816
24	10.8651	7.9834	15.1456
25	11.7551	8.6374	16.3863

PROPOSED FHCF 2014 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	0.2987	0.2195	0.4163
2	0.5213	0.3831	0.7267
3	0.7352	0.5402	1.0249
4	0.9649	0.7090	1.3450
5	1.2109	0.8897	1.6880
6	1.4739	1.0830	2.0545
7	1.7545	1.2892	2.4457
8	2.0535	1.5089	2.8626
9	2.3719	1.7428	3.3064
10	2.7106	1.9917	3.7784
11	3.0705	2.2562	4.2803
12	3.4531	2.5372	4.8135
13	3.8595	2.8359	5.3800
14	4.2912	3.1531	5.9818
15	4.7498	3.4901	6.6211
16	5.2372	3.8482	7.3005
17	5.7551	4.2288	8.0225
18	6.3059	4.6334	8.7903
19	6.8917	5.0639	9.6069
20	7.5151	5.5219	10.4758
21	8.1787	6.0096	11.4009
22	8.8855	6.5289	12.3862
23	9.6385	7.0822	13.4358
24	10.4409	7.6718	14.5544
25	11.2962	8.3003	15.7467

PROPOSED FHCF 2014 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 Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.2790	0.2050	0.3890
2	0.4871	0.3579	0.6789
3	0.6869	0.5047	0.9575
4	0.9014	0.6623	1.2566
5	1.1312	0.8312	1.5769
6	1.3769	1.0117	1.9194
7	1.6391	1.2044	2.2848
8	1.9185	1.4096	2.6743
9	2.2159	1.6282	3.0889
10	2.5322	1.8606	3.5299
11	2.8685	2.1077	3.9987
12	3.2259	2.3703	4.4968
13	3.6056	2.6493	5.0261
14	4.0089	2.9456	5.5883
15	4.4373	3.2605	6.1855
16	4.8926	3.5950	6.8202
17	5.3765	3.9506	7.4948
18	5.8911	4.3286	8.2120
19	6.4383	4.7308	8.9749
20	7.0207	5.1587	9.7867
21	7.6407	5.6142	10.6509
22	8.3010	6.0994	11.5713
23	9.0044	6.6163	12.5519
24	9.7541	7.1671	13.5969
25	10.5531	7.7542	14.7108

PROPOSED FHCF 2014 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	0.3000	0.2204	0.4182
2	0.5236	0.3848	0.7300
3	0.7385	0.5426	1.0294
4	0.9692	0.7121	1.3510
5	1.2162	0.8937	1.6954
6	1.4804	1.0877	2.0636
7	1.7622	1.2948	2.4565
8	2.0626	1.5156	2.8752
9	2.3824	1.7505	3.3210
10	2.7225	2.0004	3.7951
11	3.0841	2.2661	4.2991
12	3.4683	2.5484	4.8347
13	3.8765	2.8484	5.4037
14	4.3101	3.1670	6.0081
15	4.7707	3.5055	6.6503
16	5.2602	3.8651	7.3326
17	5.7805	4.2474	8.0579
18	6.3337	4.6539	8.8290
19	6.9221	5.0862	9.6492
20	7.5482	5.5463	10.5220
21	8.2148	6.0361	11.4512
22	8.9247	6.5577	12.4408
23	9.6810	7.1134	13.4950
24	10.4870	7.7056	14.6186
25	11.3460	8.3368	15.8161

PROPOSED FHCF 2014 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	0.2810	0.2065	0.3917
2	0.4905	0.3604	0.6838
3	0.6918	0.5083	0.9643
4	0.9078	0.6671	1.2655
5	1.1393	0.8371	1.5882
6	1.3867	1.0189	1.9331
7	1.6508	1.2129	2.3011
8	1.9321	1.4197	2.6933
9	2.2317	1.6398	3.1109
10	2.5503	1.8739	3.5550
11	2.8890	2.1228	4.0272
12	3.2489	2.3872	4.5289
13	3.6312	2.6682	5.0619
14	4.0374	2.9666	5.6281
15	4.4690	3.2837	6.2296
16	4.9275	3.6206	6.8688
17	5.4149	3.9787	7.5482
18	5.9330	4.3595	8.2705
19	6.4842	4.7645	9.0388
20	7.0707	5.1954	9.8564
21	7.6951	5.6542	10.7268
22	8.3601	6.1428	11.6538
23	9.0686	6.6634	12.6414
24	9.8236	7.2182	13.6938
25	10.6283	7.8095	14.8156

PROPOSED FHCF 2014 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	0.2653	0.1949	0.3698
2	0.4631	0.3403	0.6456
3	0.6531	0.4799	0.9104
4	0.8571	0.6298	1.1948
5	1.0756	0.7903	1.4994
6	1.3092	0.9620	1.8250
7	1.5585	1.1451	2.1725
8	1.8241	1.3403	2.5428
9	2.1069	1.5481	2.9370
10	2.4077	1.7691	3.3563
11	2.7275	2.0041	3.8020
12	3.0673	2.2538	4.2757
13	3.4283	2.5190	4.7789
14	3.8117	2.8008	5.3135
15	4.2191	3.1001	5.8814
16	4.6520	3.4182	6.4848
17	5.1122	3.7563	7.1262
18	5.6014	4.1158	7.8082
19	6.1217	4.4981	8.5336
20	6.6755	4.9050	9.3054
21	7.2650	5.3382	10.1272
22	7.8928	5.7995	11.0023
23	8.5616	6.2909	11.9347
24	9.2744	6.8147	12.9283
25	10.0342	7.3729	13.9874

PROPOSED FHCF 2014 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	0.2512	0.1846	0.3502
2	0.4385	0.3222	0.6112
3	0.6184	0.4544	0.8620
4	0.8115	0.5963	1.1312
5	1.0184	0.7483	1.4196
6	1.2396	0.9108	1.7279
7	1.4756	1.0842	2.0569
8	1.7271	1.2691	2.4076
9	1.9949	1.4658	2.7808
10	2.2797	1.6751	3.1778
11	2.5824	1.8975	3.5999
12	2.9042	2.1339	4.0483
13	3.2460	2.3851	4.5248
14	3.6090	2.6519	5.0309
15	3.9948	2.9353	5.5686
16	4.4047	3.2365	6.1400
17	4.8403	3.5566	6.7473
18	5.3035	3.8969	7.3930
19	5.7962	4.2589	8.0798
20	6.3205	4.6442	8.8106
21	6.8786	5.0543	9.5886
22	7.4731	5.4911	10.4173
23	8.1064	5.9564	11.3001
24	8.7812	6.4523	12.2408
25	9.5006	6.9809	13.2436

PROPOSED FHCF 2014 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	0.2385	0.1752	0.3324
2	0.4162	0.3058	0.5802
3	0.5870	0.4313	0.8183
4	0.7704	0.5660	1.0739
5	0.9668	0.7104	1.3476
6	1.1767	0.8646	1.6403
7	1.4008	1.0292	1.9526
8	1.6395	1.2047	2.2855
9	1.8937	1.3915	2.6398
10	2.1641	1.5901	3.0166
11	2.4515	1.8013	3.4173
12	2.7569	2.0257	3.8430
13	3.0813	2.2641	4.2953
14	3.4260	2.5174	4.7758
15	3.7922	2.7864	5.2862
16	4.1813	3.0723	5.8286
17	4.5948	3.3762	6.4051
18	5.0345	3.6993	7.0180
19	5.5022	4.0429	7.6700
20	5.9999	4.4086	8.3637
21	6.5298	4.7979	9.1023
22	7.0940	5.2126	9.8889
23	7.6952	5.6543	10.7269
24	8.3359	6.1250	11.6200
25	9.0187	6.6268	12.5719

PROPOSED FHCF 2014 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	0.2284	0.1678	0.3183
2	0.3986	0.2929	0.5557
3	0.5622	0.4131	0.7836
4	0.7378	0.5421	1.0284
5	0.9259	0.6803	1.2906
6	1.1269	0.8280	1.5709
7	1.3415	0.9857	1.8700
8	1.5702	1.1537	2.1888
9	1.8136	1.3326	2.5281
10	2.0725	1.5228	2.8890
11	2.3477	1.7251	3.2727
12	2.6402	1.9400	3.6804
13	2.9510	2.1683	4.1136
14	3.2810	2.4108	4.5737
15	3.6317	2.6685	5.0625
16	4.0044	2.9423	5.5820
17	4.4004	3.2333	6.1341
18	4.8215	3.5428	6.7211
19	5.2694	3.8719	7.3455
20	5.7461	4.2221	8.0099
21	6.2535	4.5949	8.7172
22	6.7939	4.9920	9.4705
23	7.3696	5.4151	10.2731
24	7.9832	5.8659	11.1284
25	8.6372	6.3464	12.0400

PROPOSED FHCF 2014 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	0.2191	0.1610	0.3055
2	0.3825	0.2810	0.5332
3	0.5394	0.3963	0.7519
4	0.7079	0.5202	0.9868
5	0.8884	0.6528	1.2384
6	1.0813	0.7945	1.5073
7	1.2872	0.9458	1.7943
8	1.5066	1.1070	2.1002
9	1.7402	1.2786	2.4257
10	1.9886	1.4612	2.7721
11	2.2527	1.6552	3.1402
12	2.5334	1.8615	3.5314
13	2.8315	2.0805	3.9470
14	3.1482	2.3133	4.3885
15	3.4847	2.5605	4.8576
16	3.8423	2.8232	5.3560
17	4.2223	3.1025	5.8858
18	4.6263	3.3993	6.4490
19	5.0561	3.7151	7.0481
20	5.5135	4.0512	7.6856
21	6.0003	4.4089	8.3643
22	6.5189	4.7899	9.0871
23	7.0713	5.1959	9.8572
24	7.6600	5.6284	10.6779
25	8.2875	6.0895	11.5526

PROPOSED FHCF 2014 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	0.2106	0.1548	0.2936
2	0.3676	0.2701	0.5125
3	0.5185	0.3810	0.7227
4	0.6804	0.5000	0.9485
5	0.8539	0.6274	1.1903
6	1.0394	0.7637	1.4488
7	1.2372	0.9091	1.7247
8	1.4481	1.0641	2.0187
9	1.6726	1.2290	2.3316
10	1.9114	1.4045	2.6645
11	2.1653	1.5910	3.0184
12	2.4351	1.7892	3.3944
13	2.7216	1.9998	3.7939
14	3.0261	2.2235	4.2183
15	3.3495	2.4612	4.6691
16	3.6932	2.7137	5.1482
17	4.0585	2.9821	5.6574
18	4.4468	3.2675	6.1988
19	4.8599	3.5710	6.7746
20	5.2995	3.8940	7.3874
21	5.7675	4.2379	8.0398
22	6.2659	4.6041	8.7346
23	6.7969	4.9943	9.4748
24	7.3628	5.4101	10.2636
25	7.9660	5.8532	11.1044

PROPOSED FHCF 2014 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	0.2028	0.1490	0.2827
2	0.3540	0.2601	0.4934
3	0.4992	0.3668	0.6958
4	0.6551	0.4813	0.9132
5	0.8221	0.6041	1.1460
6	1.0006	0.7352	1.3949
7	1.1912	0.8752	1.6604
8	1.3942	1.0244	1.9435
9	1.6103	1.1832	2.2448
10	1.8402	1.3522	2.5653
11	2.0846	1.5318	2.9059
12	2.3444	1.7226	3.2680
13	2.6203	1.9253	3.6526
14	2.9134	2.1407	4.0611
15	3.2247	2.3695	4.4952
16	3.5556	2.6126	4.9564
17	3.9073	2.8710	5.4467
18	4.2812	3.1457	5.9679
19	4.6789	3.4380	6.5223
20	5.1021	3.7490	7.1123
21	5.5527	4.0800	7.7403
22	6.0325	4.4326	8.4092
23	6.5438	4.8082	9.1218
24	7.0886	5.2085	9.8813
25	7.6692	5.6352	10.6907

PROPOSED FHCF 2014 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	0.1955	0.1437	0.2725
2	0.3413	0.2508	0.4757
3	0.4813	0.3536	0.6709
4	0.6316	0.4641	0.8805
5	0.7927	0.5824	1.1050
6	0.9648	0.7089	1.3449
7	1.1485	0.8439	1.6010
8	1.3443	0.9877	1.8739
9	1.5527	1.1409	2.1644
10	1.7743	1.3038	2.4734
11	2.0100	1.4769	2.8019
12	2.2604	1.6609	3.1509
13	2.5264	1.8564	3.5218
14	2.8090	2.0640	3.9157
15	3.1092	2.2846	4.3342
16	3.4283	2.5190	4.7789
17	3.7673	2.7682	5.2516
18	4.1279	3.0331	5.7541
19	4.5113	3.3148	6.2887
20	4.9194	3.6147	6.8575
21	5.3538	3.9339	7.4631
22	5.8165	4.2738	8.1080
23	6.3094	4.6360	8.7951
24	6.8347	5.0220	9.5274
25	7.3946	5.4334	10.3078

PROPOSED FHCF 2014 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	0.1962	0.1442	0.2735
2	0.3425	0.2516	0.4774
3	0.4830	0.3549	0.6732
4	0.6338	0.4657	0.8835
5	0.7954	0.5845	1.1088
6	0.9682	0.7114	1.3496
7	1.1525	0.8468	1.6065
8	1.3489	0.9912	1.8804
9	1.5581	1.1448	2.1719
10	1.7805	1.3083	2.4820
11	2.0170	1.4820	2.8116
12	2.2682	1.6667	3.1619
13	2.5352	1.8628	3.5340
14	2.8188	2.0712	3.9293
15	3.1200	2.2925	4.3493
16	3.4402	2.5278	4.7955
17	3.7804	2.7778	5.2698
18	4.1422	3.0436	5.7741
19	4.5270	3.3264	6.3105
20	4.9365	3.6272	6.8814
21	5.3724	3.9476	7.4890
22	5.8367	4.2887	8.1362
23	6.3313	4.6521	8.8257
24	6.8584	5.0394	9.5605
25	7.4203	5.4523	10.3436

PROPOSED FHCF 2014 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 Prior to 7/13/94	On or After 7/13/94	Other than Fully Tied Unknown
1	0.1865	0.1370	0.2600
2	0.3255	0.2392	0.4538
3	0.4591	0.3373	0.6399
4	0.6025	0.4427	0.8398
5	0.7561	0.5555	1.0539
6	0.9202	0.6762	1.2828
7	1.0955	0.8049	1.5270
8	1.2822	0.9421	1.7873
9	1.4810	1.0882	2.0644
10	1.6924	1.2435	2.3592
11	1.9172	1.4087	2.6725
12	2.1560	1.5842	3.0054
13	2.4097	1.7706	3.3591
14	2.6793	1.9687	3.7349
15	2.9657	2.1791	4.1340
16	3.2699	2.4027	4.5582
17	3.5934	2.6403	5.0090
18	3.9372	2.8930	5.4884
19	4.3030	3.1618	5.9983
20	4.6922	3.4478	6.5408
21	5.1066	3.7522	7.1184
22	5.5479	4.0765	7.7336
23	6.0180	4.4219	8.3890
24	6.5190	4.7901	9.0874
25	7.0531	5.1825	9.8318

PROPOSED FHCF 2014 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	0.1792	0.1317	0.2498
2	0.3128	0.2298	0.4360
3	0.4411	0.3241	0.6149
4	0.5789	0.4254	0.8070
5	0.7265	0.5338	1.0128
6	0.8843	0.6498	1.2327
7	1.0527	0.7735	1.4674
8	1.2321	0.9053	1.7176
9	1.4231	1.0457	1.9838
10	1.6263	1.1950	2.2671
11	1.8423	1.3537	2.5682
12	2.0718	1.5223	2.8881
13	2.3157	1.7015	3.2280
14	2.5747	1.8918	3.5891
15	2.8499	2.0940	3.9727
16	3.1423	2.3089	4.3803
17	3.4531	2.5373	4.8135
18	3.7835	2.7801	5.2742
19	4.1350	3.0383	5.7641
20	4.5091	3.3132	6.2855
21	4.9072	3.6057	6.8406
22	5.3313	3.9173	7.4317
23	5.7831	4.2493	8.0615
24	6.2646	4.6031	8.7326
25	6.7777	4.9802	9.4480

PROPOSED FHCF 2014 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	0.1674	0.1230	0.2334
2	0.2922	0.2147	0.4074
3	0.4121	0.3028	0.5745
4	0.5409	0.3974	0.7539
5	0.6787	0.4987	0.9462
6	0.8261	0.6070	1.1516
7	0.9834	0.7226	1.3709
8	1.1511	0.8458	1.6046
9	1.3295	0.9769	1.8533
10	1.5193	1.1164	2.1179
11	1.7211	1.2646	2.3992
12	1.9355	1.4222	2.6981
13	2.1633	1.5896	3.0156
14	2.4053	1.7674	3.3530
15	2.6624	1.9563	3.7113
16	2.9356	2.1570	4.0921
17	3.2259	2.3703	4.4969
18	3.5346	2.5972	4.9272
19	3.8630	2.8385	5.3849
20	4.2124	3.0952	5.8720
21	4.5844	3.3685	6.3905
22	4.9806	3.6596	6.9428
23	5.4026	3.9698	7.5311
24	5.8524	4.3003	8.1581
25	6.3319	4.6525	8.8265

PROPOSED FHCF 2014 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	0.1800	0.1323	0.2509
2	0.3142	0.2309	0.4380
3	0.4431	0.3256	0.6176
4	0.5815	0.4273	0.8106
5	0.7297	0.5362	1.0172
6	0.8882	0.6526	1.2382
7	1.0573	0.7769	1.4739
8	1.2376	0.9093	1.7251
9	1.4294	1.0503	1.9926
10	1.6335	1.2003	2.2771
11	1.8504	1.3597	2.5795
12	2.0810	1.5291	2.9008
13	2.3259	1.7090	3.2422
14	2.5860	1.9002	3.6049
15	2.8624	2.1033	3.9902
16	3.1561	2.3191	4.3996
17	3.4683	2.5484	4.8347
18	3.8002	2.7923	5.2974
19	4.1533	3.0517	5.7895
20	4.5289	3.3278	6.3132
21	4.9289	3.6216	6.8707
22	5.3548	3.9346	7.4645
23	5.8086	4.2680	8.0970
24	6.2922	4.6234	8.7711
25	6.8076	5.0021	9.4897

PROPOSED FHCF 2014 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	0.1686	0.1239	0.2350
2	0.2943	0.2163	0.4103
3	0.4151	0.3050	0.5786
4	0.5447	0.4002	0.7593
5	0.6836	0.5023	0.9529
6	0.8320	0.6114	1.1598
7	0.9905	0.7278	1.3807
8	1.1593	0.8518	1.6160
9	1.3390	0.9839	1.8665
10	1.5302	1.1243	2.1330
11	1.7334	1.2737	2.4163
12	1.9493	1.4323	2.7173
13	2.1787	1.6009	3.0371
14	2.4225	1.7800	3.3768
15	2.6814	1.9702	3.7378
16	2.9565	2.1724	4.1213
17	3.2489	2.3872	4.5289
18	3.5598	2.6157	4.9623
19	3.8905	2.8587	5.4233
20	4.2424	3.1173	5.9139
21	4.6171	3.3925	6.4361
22	5.0161	3.6857	6.9923
23	5.4411	3.9980	7.5848
24	5.8941	4.3309	8.2163
25	6.3770	4.6857	8.8894

PROPOSED FHCF 2014 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	0.1592	0.1170	0.2219
2	0.2779	0.2042	0.3873
3	0.3919	0.2879	0.5462
4	0.5143	0.3779	0.7169
5	0.6454	0.4742	0.8996
6	0.7855	0.5772	1.0950
7	0.9351	0.6871	1.3035
8	1.0945	0.8042	1.5257
9	1.2642	0.9289	1.7622
10	1.4446	1.0615	2.0138
11	1.6365	1.2025	2.2812
12	1.8404	1.3523	2.5654
13	2.0570	1.5114	2.8673
14	2.2870	1.6805	3.1881
15	2.5315	1.8601	3.5288
16	2.7912	2.0509	3.8909
17	3.0673	2.2538	4.2757
18	3.3608	2.4695	4.6849
19	3.6730	2.6989	5.1201
20	4.0053	2.9430	5.5833
21	4.3590	3.2029	6.0763
22	4.7357	3.4797	6.6014
23	5.1370	3.7746	7.1608
24	5.5647	4.0888	7.7570
25	6.0205	4.4238	8.3924

PROPOSED FHCF 2014 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	0.1507	0.1107	0.2101
2	0.2631	0.1933	0.3667
3	0.3710	0.2726	0.5172
4	0.4869	0.3578	0.6787
5	0.6111	0.4490	0.8518
6	0.7437	0.5465	1.0368
7	0.8854	0.6505	1.2342
8	1.0363	0.7614	1.4445
9	1.1969	0.8795	1.6685
10	1.3678	1.0050	1.9067
11	1.5495	1.1385	2.1599
12	1.7425	1.2804	2.4290
13	1.9476	1.4310	2.7149
14	2.1654	1.5911	3.0185
15	2.3969	1.7612	3.3412
16	2.6428	1.9419	3.6840
17	2.9042	2.1339	4.0484
18	3.1821	2.3382	4.4358
19	3.4777	2.5554	4.8479
20	3.7923	2.7865	5.2864
21	4.1272	3.0326	5.7532
22	4.4838	3.2946	6.2504
23	4.8638	3.5738	6.7800
24	5.2687	3.8714	7.3445
25	5.7004	4.1885	7.9462

PROPOSED FHCF 2014 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	0.1431	0.1051	0.1994
2	0.2497	0.1835	0.3481
3	0.3522	0.2588	0.4910
4	0.4622	0.3396	0.6443
5	0.5801	0.4262	0.8086
6	0.7060	0.5188	0.9842
7	0.8405	0.6175	1.1716
8	0.9837	0.7228	1.3713
9	1.1362	0.8349	1.5839
10	1.2984	0.9541	1.8100
11	1.4709	1.0808	2.0504
12	1.6541	1.2154	2.3058
13	1.8488	1.3585	2.5772
14	2.0556	1.5104	2.8655
15	2.2753	1.6718	3.1717
16	2.5088	1.8434	3.4971
17	2.7569	2.0257	3.8430
18	3.0207	2.2196	4.2108
19	3.3013	2.4258	4.6020
20	3.6000	2.6452	5.0182
21	3.9179	2.8788	5.4614
22	4.2564	3.1275	5.9333
23	4.6171	3.3926	6.4362
24	5.0015	3.6750	6.9720
25	5.4112	3.9761	7.5431

PROPOSED FHCF 2014 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	0.1370	0.1007	0.1910
2	0.2392	0.1757	0.3334
3	0.3373	0.2478	0.4702
4	0.4427	0.3253	0.6171
5	0.5555	0.4082	0.7744
6	0.6762	0.4968	0.9425
7	0.8049	0.5914	1.1220
8	0.9421	0.6922	1.3133
9	1.0881	0.7995	1.5168
10	1.2435	0.9137	1.7334
11	1.4086	1.0350	1.9636
12	1.5841	1.1640	2.2082
13	1.7706	1.3010	2.4681
14	1.9686	1.4465	2.7442
15	2.1790	1.6011	3.0375
16	2.4026	1.7654	3.3492
17	2.6402	1.9400	3.6804
18	2.8929	2.1257	4.0326
19	3.1617	2.3231	4.4073
20	3.4476	2.5333	4.8059
21	3.7521	2.7570	5.2303
22	4.0763	2.9952	5.6823
23	4.4218	3.2490	6.1639
24	4.7899	3.5195	6.6770
25	5.1823	3.8079	7.2240

PROPOSED FHCF 2014 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	0.1315	0.0966	0.1833
2	0.2295	0.1686	0.3199
3	0.3236	0.2378	0.4512
4	0.4247	0.3121	0.5921
5	0.5330	0.3917	0.7430
6	0.6488	0.4767	0.9044
7	0.7723	0.5675	1.0766
8	0.9040	0.6642	1.2601
9	1.0441	0.7672	1.4554
10	1.1932	0.8767	1.6632
11	1.3516	0.9931	1.8841
12	1.5200	1.1169	2.1189
13	1.6989	1.2483	2.3682
14	1.8889	1.3880	2.6331
15	2.0908	1.5363	2.9146
16	2.3054	1.6939	3.2136
17	2.5334	1.8615	3.5315
18	2.7758	2.0396	3.8694
19	3.0337	2.2291	4.2289
20	3.3081	2.4307	4.6114
21	3.6002	2.6454	5.0186
22	3.9113	2.8740	5.4523
23	4.2428	3.1175	5.9143
24	4.5960	3.3771	6.4067
25	4.9725	3.6537	6.9316

PROPOSED FHCF 2014 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	0.1264	0.0929	0.1762
2	0.2206	0.1621	0.3075
3	0.3111	0.2286	0.4336
4	0.4083	0.3000	0.5691
5	0.5123	0.3765	0.7142
6	0.6236	0.4582	0.8693
7	0.7423	0.5455	1.0348
8	0.8689	0.6384	1.2112
9	1.0036	0.7374	1.3990
10	1.1469	0.8427	1.5987
11	1.2992	0.9546	1.8110
12	1.4610	1.0735	2.0366
13	1.6330	1.1999	2.2763
14	1.8156	1.3341	2.5310
15	2.0097	1.4767	2.8015
16	2.2159	1.6282	3.0889
17	2.4351	1.7892	3.3944
18	2.6681	1.9605	3.7193
19	2.9160	2.1426	4.0648
20	3.1797	2.3364	4.4325
21	3.4605	2.5427	4.8239
22	3.7596	2.7625	5.2407
23	4.0782	2.9966	5.6849
24	4.4177	3.2460	6.1581
25	4.7796	3.5119	6.6626

PROPOSED FHCF 2014 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	0.1217	0.0894	0.1696
2	0.2124	0.1560	0.2960
3	0.2995	0.2201	0.4175
4	0.3931	0.2888	0.5479
5	0.4933	0.3624	0.6876
6	0.6004	0.4411	0.8369
7	0.7147	0.5251	0.9963
8	0.8365	0.6147	1.1661
9	0.9662	0.7099	1.3469
10	1.1041	0.8113	1.5392
11	1.2508	0.9191	1.7436
12	1.4066	1.0336	1.9608
13	1.5722	1.1552	2.1915
14	1.7480	1.2844	2.4367
15	1.9348	1.4217	2.6971
16	2.1334	1.5676	2.9739
17	2.3444	1.7226	3.2680
18	2.5687	1.8874	3.5807
19	2.8074	2.0628	3.9134
20	3.0613	2.2494	4.2674
21	3.3316	2.4480	4.6442
22	3.6195	2.6596	5.0455
23	3.9263	2.8849	5.4731
24	4.2531	3.1251	5.9288
25	4.6015	3.3811	6.4144

PROPOSED FHCF 2014 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	0.1173	0.0862	0.1635
2	0.2048	0.1505	0.2854
3	0.2888	0.2122	0.4025
4	0.3790	0.2785	0.5283
5	0.4756	0.3495	0.6630
6	0.5789	0.4253	0.8069
7	0.6891	0.5063	0.9606
8	0.8066	0.5926	1.1243
9	0.9316	0.6845	1.2986
10	1.0646	0.7823	1.4840
11	1.2060	0.8861	1.6811
12	1.3562	0.9965	1.8906
13	1.5158	1.1138	2.1131
14	1.6854	1.2384	2.3494
15	1.8655	1.3708	2.6005
16	2.0570	1.5114	2.8674
17	2.2604	1.6609	3.1510
18	2.4767	1.8198	3.4525
19	2.7068	1.9889	3.7732
20	2.9516	2.1688	4.1145
21	3.2123	2.3603	4.4779
22	3.4899	2.5643	4.8648
23	3.7856	2.7816	5.2771
24	4.1008	3.0132	5.7164
25	4.4367	3.2600	6.1847

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0830	0.0739	0.0584	0.0398	0.0350	0.0214	0.0562
2	0.1448	0.1290	0.1019	0.0694	0.0610	0.0374	0.0982
3	0.2043	0.1819	0.1438	0.0979	0.0860	0.0527	0.1384
4	0.2681	0.2387	0.1887	0.1284	0.1129	0.0692	0.1817
5	0.3364	0.2995	0.2368	0.1612	0.1417	0.0868	0.2280
6	0.4095	0.3646	0.2882	0.1962	0.1725	0.1056	0.2775
7	0.4874	0.4340	0.3431	0.2335	0.2053	0.1257	0.3303
8	0.5705	0.5080	0.4016	0.2733	0.2403	0.1472	0.3866
9	0.6590	0.5867	0.4638	0.3157	0.2776	0.1700	0.4466
10	0.7530	0.6705	0.5300	0.3608	0.3172	0.1943	0.5103
11	0.8530	0.7595	0.6004	0.4087	0.3593	0.2201	0.5781
12	0.9593	0.8541	0.6752	0.4596	0.4041	0.2475	0.6501
13	1.0722	0.9547	0.7547	0.5137	0.4516	0.2766	0.7266
14	1.1921	1.0615	0.8391	0.5712	0.5021	0.3075	0.8079
15	1.3196	1.1749	0.9288	0.6322	0.5558	0.3404	0.8943
16	1.4550	1.2955	1.0241	0.6971	0.6128	0.3753	0.9860
17	1.5989	1.4236	1.1254	0.7661	0.6735	0.4125	1.0835
18	1.7519	1.5598	1.2331	0.8394	0.7379	0.4519	1.1872
19	1.9146	1.7047	1.3477	0.9174	0.8065	0.4939	1.2975
20	2.0878	1.8589	1.4696	1.0003	0.8794	0.5386	1.4149
21	2.2722	2.0231	1.5993	1.0887	0.9571	0.5861	1.5398
22	2.4685	2.1979	1.7375	1.1827	1.0398	0.6368	1.6729
23	2.6777	2.3842	1.8848	1.2830	1.1279	0.6908	1.8147
24	2.9006	2.5827	2.0417	1.3898	1.2218	0.7483	1.9658
25	3.1383	2.7942	2.2089	1.5036	1.3219	0.8096	2.1268

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$1 - \$500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0702	0.0625	0.0494	0.0336	0.0296	0.0181	0.0475
2	0.1225	0.1090	0.0862	0.0587	0.0516	0.0316	0.0830
3	0.1727	0.1538	0.1216	0.0828	0.0728	0.0446	0.1171
4	0.2267	0.2018	0.1595	0.1086	0.0955	0.0585	0.1536
5	0.2845	0.2533	0.2002	0.1363	0.1198	0.0734	0.1928
6	0.3462	0.3083	0.2437	0.1659	0.1458	0.0893	0.2346
7	0.4122	0.3670	0.2901	0.1975	0.1736	0.1063	0.2793
8	0.4824	0.4295	0.3396	0.2311	0.2032	0.1244	0.3269
9	0.5572	0.4961	0.3922	0.2670	0.2347	0.1437	0.3776
10	0.6368	0.5669	0.4482	0.3051	0.2682	0.1643	0.4315
11	0.7213	0.6422	0.5077	0.3456	0.3038	0.1861	0.4888
12	0.8112	0.7223	0.5710	0.3887	0.3417	0.2093	0.5497
13	0.9066	0.8073	0.6382	0.4344	0.3819	0.2339	0.6144
14	1.0081	0.8976	0.7096	0.4830	0.4246	0.2600	0.6832
15	1.1158	0.9935	0.7854	0.5346	0.4700	0.2878	0.7562
16	1.2303	1.0954	0.8660	0.5895	0.5182	0.3174	0.8338
17	1.3520	1.2038	0.9516	0.6478	0.5695	0.3488	0.9162
18	1.4814	1.3190	1.0427	0.7098	0.6240	0.3821	1.0039
19	1.6190	1.4415	1.1396	0.7757	0.6819	0.4176	1.0972
20	1.7654	1.5719	1.2426	0.8459	0.7436	0.4554	1.1964
21	1.9213	1.7107	1.3524	0.9206	0.8093	0.4956	1.3021
22	2.0873	1.8585	1.4692	1.0001	0.8792	0.5385	1.4146
23	2.2642	2.0160	1.5937	1.0849	0.9537	0.5841	1.5345
24	2.4527	2.1839	1.7264	1.1752	1.0331	0.6327	1.6622
25	2.6537	2.3628	1.8679	1.2715	1.1178	0.6846	1.7984

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: \$501 - \$1,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0643	0.0572	0.0452	0.0308	0.0271	0.0166	0.0435
2	0.1122	0.0999	0.0789	0.0537	0.0472	0.0289	0.0760
3	0.1582	0.1408	0.1113	0.0758	0.0666	0.0408	0.1072
4	0.2076	0.1848	0.1461	0.0995	0.0874	0.0536	0.1407
5	0.2605	0.2320	0.1834	0.1248	0.1097	0.0672	0.1766
6	0.3171	0.2823	0.2232	0.1519	0.1336	0.0818	0.2149
7	0.3775	0.3361	0.2657	0.1809	0.1590	0.0974	0.2558
8	0.4418	0.3934	0.3110	0.2117	0.1861	0.1140	0.2994
9	0.5103	0.4544	0.3592	0.2445	0.2149	0.1316	0.3458
10	0.5832	0.5192	0.4105	0.2794	0.2456	0.1504	0.3952
11	0.6606	0.5882	0.4650	0.3165	0.2783	0.1704	0.4477
12	0.7429	0.6615	0.5229	0.3559	0.3129	0.1916	0.5035
13	0.8303	0.7393	0.5845	0.3978	0.3497	0.2142	0.5627
14	0.9232	0.8220	0.6498	0.4423	0.3889	0.2382	0.6257
15	1.0219	0.9099	0.7193	0.4896	0.4304	0.2636	0.6925
16	1.1267	1.0032	0.7931	0.5399	0.4746	0.2907	0.7636
17	1.2382	1.1024	0.8715	0.5932	0.5215	0.3194	0.8391
18	1.3567	1.2079	0.9549	0.6500	0.5714	0.3500	0.9194
19	1.4827	1.3202	1.0436	0.7104	0.6245	0.3825	1.0048
20	1.6168	1.4396	1.1380	0.7747	0.6810	0.4171	1.0957
21	1.7596	1.5667	1.2385	0.8431	0.7412	0.4539	1.1925
22	1.9116	1.7021	1.3456	0.9159	0.8052	0.4931	1.2955
23	2.0736	1.8463	1.4596	0.9935	0.8734	0.5349	1.4053
24	2.2463	2.0000	1.5811	1.0763	0.9462	0.5795	1.5223
25	2.4303	2.1639	1.7106	1.1644	1.0237	0.6269	1.6470

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0568	0.0506	0.0400	0.0272	0.0239	0.0147	0.0385
2	0.0992	0.0883	0.0698	0.0475	0.0418	0.0256	0.0672
3	0.1399	0.1246	0.0985	0.0670	0.0589	0.0361	0.0948
4	0.1836	0.1635	0.1292	0.0880	0.0773	0.0474	0.1244
5	0.2304	0.2052	0.1622	0.1104	0.0971	0.0594	0.1562
6	0.2805	0.2497	0.1974	0.1344	0.1181	0.0724	0.1901
7	0.3339	0.2973	0.2350	0.1600	0.1406	0.0861	0.2263
8	0.3908	0.3479	0.2751	0.1872	0.1646	0.1008	0.2648
9	0.4514	0.4019	0.3177	0.2163	0.1901	0.1164	0.3059
10	0.5158	0.4593	0.3631	0.2471	0.2173	0.1331	0.3496
11	0.5843	0.5203	0.4113	0.2800	0.2461	0.1507	0.3960
12	0.6571	0.5851	0.4625	0.3148	0.2768	0.1695	0.4453
13	0.7344	0.6539	0.5170	0.3519	0.3094	0.1895	0.4977
14	0.8166	0.7271	0.5748	0.3913	0.3440	0.2107	0.5534
15	0.9039	0.8048	0.6362	0.4331	0.3807	0.2332	0.6126
16	0.9966	0.8874	0.7015	0.4775	0.4198	0.2571	0.6754
17	1.0952	0.9751	0.7709	0.5247	0.4613	0.2825	0.7422
18	1.2000	1.0684	0.8447	0.5750	0.5055	0.3096	0.8132
19	1.3115	1.1677	0.9231	0.6284	0.5524	0.3383	0.8888
20	1.4301	1.2733	1.0066	0.6852	0.6024	0.3689	0.9692
21	1.5564	1.3858	1.0955	0.7457	0.6556	0.4015	1.0548
22	1.6909	1.5055	1.1902	0.8102	0.7122	0.4362	1.1459
23	1.8342	1.6331	1.2910	0.8788	0.7726	0.4732	1.2430
24	1.9869	1.7691	1.3985	0.9520	0.8369	0.5126	1.3465
25	2.1497	1.9140	1.5131	1.0300	0.9055	0.5545	1.4568

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0519	0.0462	0.0365	0.0249	0.0219	0.0134	0.0352
2	0.0906	0.0806	0.0637	0.0434	0.0381	0.0234	0.0614
3	0.1277	0.1137	0.0899	0.0612	0.0538	0.0329	0.0865
4	0.1676	0.1492	0.1180	0.0803	0.0706	0.0432	0.1136
5	0.2103	0.1873	0.1480	0.1008	0.0886	0.0543	0.1425
6	0.2560	0.2279	0.1802	0.1227	0.1078	0.0660	0.1735
7	0.3048	0.2713	0.2145	0.1460	0.1284	0.0786	0.2065
8	0.3567	0.3176	0.2511	0.1709	0.1502	0.0920	0.2417
9	0.4120	0.3668	0.2900	0.1974	0.1735	0.1063	0.2792
10	0.4708	0.4192	0.3314	0.2256	0.1983	0.1215	0.3191
11	0.5334	0.4749	0.3754	0.2555	0.2247	0.1376	0.3614
12	0.5998	0.5340	0.4222	0.2874	0.2526	0.1547	0.4065
13	0.6704	0.5969	0.4719	0.3212	0.2824	0.1729	0.4543
14	0.7454	0.6637	0.5247	0.3571	0.3140	0.1923	0.5051
15	0.8250	0.7346	0.5807	0.3953	0.3475	0.2128	0.5591
16	0.9097	0.8100	0.6403	0.4359	0.3832	0.2347	0.6165
17	0.9997	0.8901	0.7036	0.4790	0.4211	0.2579	0.6775
18	1.0953	0.9753	0.7710	0.5248	0.4614	0.2826	0.7423
19	1.1971	1.0659	0.8426	0.5736	0.5042	0.3088	0.8113
20	1.3054	1.1623	0.9188	0.6254	0.5498	0.3367	0.8846
21	1.4206	1.2649	1.0000	0.6807	0.5984	0.3665	0.9628
22	1.5434	1.3742	1.0864	0.7395	0.6501	0.3981	1.0460
23	1.6742	1.4907	1.1784	0.8022	0.7052	0.4319	1.1346
24	1.8136	1.6148	1.2765	0.8689	0.7639	0.4678	1.2291
25	1.9621	1.7470	1.3811	0.9401	0.8265	0.5062	1.3297

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0720	0.0641	0.0507	0.0345	0.0303	0.0186	0.0488
2	0.1257	0.1119	0.0885	0.0602	0.0530	0.0324	0.0852
3	0.1773	0.1579	0.1248	0.0850	0.0747	0.0457	0.1202
4	0.2327	0.2072	0.1638	0.1115	0.0980	0.0600	0.1577
5	0.2920	0.2600	0.2055	0.1399	0.1230	0.0753	0.1979
6	0.3554	0.3165	0.2502	0.1703	0.1497	0.0917	0.2409
7	0.4231	0.3767	0.2978	0.2027	0.1782	0.1091	0.2867
8	0.4952	0.4409	0.3486	0.2373	0.2086	0.1278	0.3356
9	0.5720	0.5093	0.4026	0.2741	0.2409	0.1476	0.3876
10	0.6537	0.5820	0.4601	0.3132	0.2753	0.1686	0.4430
11	0.7405	0.6593	0.5212	0.3548	0.3119	0.1910	0.5018
12	0.8327	0.7414	0.5861	0.3990	0.3507	0.2148	0.5643
13	0.9307	0.8287	0.6551	0.4459	0.3920	0.2401	0.6307
14	1.0348	0.9214	0.7284	0.4958	0.4359	0.2670	0.7013
15	1.1454	1.0199	0.8062	0.5488	0.4825	0.2955	0.7763
16	1.2630	1.1245	0.8890	0.6051	0.5320	0.3258	0.8559
17	1.3879	1.2357	0.9769	0.6650	0.5846	0.3580	0.9406
18	1.5207	1.3540	1.0704	0.7286	0.6405	0.3923	1.0306
19	1.6620	1.4798	1.1698	0.7963	0.7000	0.4287	1.1263
20	1.8123	1.6136	1.2756	0.8683	0.7634	0.4675	1.2282
21	1.9723	1.7561	1.3883	0.9450	0.8308	0.5088	1.3366
22	2.1428	1.9079	1.5082	1.0267	0.9026	0.5528	1.4521
23	2.3244	2.0695	1.6361	1.1137	0.9790	0.5996	1.5752
24	2.5179	2.2418	1.7723	1.2064	1.0606	0.6495	1.7063
25	2.7241	2.4255	1.9175	1.3052	1.1474	0.7027	1.8461

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **2%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0660	0.0588	0.0465	0.0316	0.0278	0.0170	0.0448
2	0.1153	0.1026	0.0811	0.0552	0.0486	0.0297	0.0781
3	0.1626	0.1448	0.1144	0.0779	0.0685	0.0419	0.1102
4	0.2134	0.1900	0.1502	0.1022	0.0899	0.0550	0.1446
5	0.2678	0.2384	0.1885	0.1283	0.1128	0.0691	0.1815
6	0.3259	0.2902	0.2294	0.1562	0.1373	0.0841	0.2209
7	0.3880	0.3454	0.2731	0.1859	0.1634	0.1001	0.2629
8	0.4541	0.4043	0.3196	0.2176	0.1913	0.1171	0.3077
9	0.5245	0.4670	0.3692	0.2513	0.2209	0.1353	0.3554
10	0.5994	0.5337	0.4219	0.2872	0.2525	0.1546	0.4062
11	0.6790	0.6045	0.4779	0.3253	0.2860	0.1751	0.4601
12	0.7635	0.6798	0.5374	0.3658	0.3216	0.1970	0.5175
13	0.8534	0.7598	0.6007	0.4089	0.3595	0.2202	0.5784
14	0.9489	0.8448	0.6679	0.4546	0.3997	0.2448	0.6430
15	1.0503	0.9351	0.7393	0.5032	0.4424	0.2709	0.7118
16	1.1580	1.0311	0.8151	0.5549	0.4878	0.2987	0.7848
17	1.2726	1.1331	0.8957	0.6097	0.5360	0.3283	0.8624
18	1.3944	1.2415	0.9815	0.6681	0.5873	0.3597	0.9450
19	1.5239	1.3568	1.0726	0.7302	0.6419	0.3931	1.0327
20	1.6617	1.4796	1.1697	0.7962	0.6999	0.4287	1.1262
21	1.8085	1.6102	1.2730	0.8665	0.7618	0.4665	1.2256
22	1.9648	1.7494	1.3830	0.9414	0.8276	0.5068	1.3315
23	2.1313	1.8976	1.5002	1.0212	0.8977	0.5498	1.4444
24	2.3087	2.0556	1.6250	1.1062	0.9725	0.5956	1.5646
25	2.4978	2.2240	1.7582	1.1968	1.0521	0.6444	1.6928

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0618	0.0550	0.0435	0.0296	0.0260	0.0159	0.0419
2	0.1078	0.0960	0.0759	0.0517	0.0454	0.0278	0.0731
3	0.1520	0.1354	0.1070	0.0729	0.0640	0.0392	0.1030
4	0.1995	0.1777	0.1405	0.0956	0.0841	0.0515	0.1352
5	0.2504	0.2230	0.1763	0.1200	0.1055	0.0646	0.1697
6	0.3048	0.2714	0.2145	0.1460	0.1284	0.0786	0.2066
7	0.3628	0.3231	0.2554	0.1738	0.1528	0.0936	0.2459
8	0.4247	0.3781	0.2989	0.2035	0.1789	0.1096	0.2878
9	0.4905	0.4367	0.3453	0.2350	0.2066	0.1265	0.3324
10	0.5606	0.4991	0.3946	0.2686	0.2361	0.1446	0.3799
11	0.6350	0.5654	0.4470	0.3042	0.2675	0.1638	0.4303
12	0.7141	0.6358	0.5026	0.3422	0.3008	0.1842	0.4839
13	0.7981	0.7107	0.5618	0.3824	0.3362	0.2059	0.5409
14	0.8874	0.7901	0.6246	0.4252	0.3738	0.2289	0.6014
15	0.9823	0.8746	0.6914	0.4706	0.4137	0.2534	0.6657
16	1.0831	0.9643	0.7623	0.5189	0.4562	0.2794	0.7340
17	1.1902	1.0597	0.8377	0.5703	0.5013	0.3070	0.8066
18	1.3041	1.1611	0.9179	0.6248	0.5493	0.3364	0.8838
19	1.4252	1.2690	1.0032	0.6829	0.6003	0.3677	0.9659
20	1.5541	1.3838	1.0939	0.7446	0.6546	0.4009	1.0532
21	1.6914	1.5060	1.1905	0.8104	0.7124	0.4363	1.1463
22	1.8376	1.6361	1.2934	0.8804	0.7740	0.4740	1.2453
23	1.9933	1.7748	1.4030	0.9550	0.8396	0.5142	1.3508
24	2.1592	1.9225	1.5198	1.0346	0.9095	0.5570	1.4633
25	2.3361	2.0800	1.6443	1.1193	0.9840	0.6026	1.5832

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0580	0.0517	0.0408	0.0278	0.0244	0.0150	0.0393
2	0.1013	0.0902	0.0713	0.0485	0.0427	0.0261	0.0686
3	0.1428	0.1271	0.1005	0.0684	0.0602	0.0368	0.0968
4	0.1874	0.1669	0.1319	0.0898	0.0789	0.0483	0.1270
5	0.2352	0.2094	0.1655	0.1127	0.0991	0.0607	0.1594
6	0.2863	0.2549	0.2015	0.1372	0.1206	0.0738	0.1940
7	0.3408	0.3034	0.2399	0.1633	0.1435	0.0879	0.2309
8	0.3989	0.3551	0.2807	0.1911	0.1680	0.1029	0.2703
9	0.4607	0.4102	0.3243	0.2207	0.1940	0.1188	0.3122
10	0.5265	0.4688	0.3706	0.2522	0.2218	0.1358	0.3568
11	0.5964	0.5310	0.4198	0.2857	0.2512	0.1538	0.4042
12	0.6707	0.5972	0.4721	0.3213	0.2825	0.1730	0.4545
13	0.7496	0.6674	0.5276	0.3592	0.3157	0.1934	0.5080
14	0.8335	0.7421	0.5867	0.3993	0.3511	0.2150	0.5648
15	0.9225	0.8214	0.6494	0.4420	0.3886	0.2380	0.6252
16	1.0172	0.9057	0.7160	0.4874	0.4285	0.2624	0.6894
17	1.1178	0.9953	0.7868	0.5356	0.4708	0.2884	0.7575
18	1.2248	1.0905	0.8621	0.5868	0.5159	0.3160	0.8300
19	1.3386	1.1918	0.9422	0.6413	0.5638	0.3453	0.9071
20	1.4596	1.2996	1.0274	0.6994	0.6148	0.3765	0.9892
21	1.5885	1.4144	1.1181	0.7611	0.6691	0.4098	1.0765
22	1.7258	1.5366	1.2148	0.8269	0.7269	0.4452	1.1696
23	1.8721	1.6668	1.3177	0.8970	0.7885	0.4829	1.2687
24	2.0279	1.8056	1.4274	0.9716	0.8542	0.5231	1.3743
25	2.1940	1.9535	1.5443	1.0512	0.9242	0.5660	1.4869

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0547	0.0487	0.0385	0.0262	0.0230	0.0141	0.0371
2	0.0955	0.0850	0.0672	0.0457	0.0402	0.0246	0.0647
3	0.1346	0.1199	0.0948	0.0645	0.0567	0.0347	0.0912
4	0.1767	0.1573	0.1244	0.0846	0.0744	0.0456	0.1197
5	0.2217	0.1974	0.1561	0.1062	0.0934	0.0572	0.1503
6	0.2699	0.2403	0.1899	0.1293	0.1137	0.0696	0.1829
7	0.3212	0.2860	0.2261	0.1539	0.1353	0.0829	0.2177
8	0.3760	0.3348	0.2647	0.1802	0.1584	0.0970	0.2548
9	0.4343	0.3867	0.3057	0.2081	0.1829	0.1120	0.2943
10	0.4963	0.4419	0.3493	0.2378	0.2090	0.1280	0.3363
11	0.5622	0.5006	0.3957	0.2694	0.2368	0.1450	0.3810
12	0.6322	0.5629	0.4450	0.3029	0.2663	0.1631	0.4285
13	0.7066	0.6292	0.4974	0.3386	0.2976	0.1823	0.4789
14	0.7857	0.6996	0.5530	0.3764	0.3309	0.2027	0.5325
15	0.8697	0.7743	0.6121	0.4167	0.3663	0.2243	0.5894
16	0.9589	0.8538	0.6749	0.4594	0.4039	0.2474	0.6498
17	1.0537	0.9382	0.7417	0.5049	0.4438	0.2718	0.7141
18	1.1546	1.0280	0.8127	0.5532	0.4863	0.2978	0.7824
19	1.2618	1.1235	0.8882	0.6046	0.5315	0.3255	0.8551
20	1.3760	1.2251	0.9685	0.6593	0.5796	0.3550	0.9325
21	1.4975	1.3333	1.0540	0.7175	0.6308	0.3863	1.0148
22	1.6269	1.4485	1.1451	0.7795	0.6853	0.4197	1.1025
23	1.7647	1.5713	1.2422	0.8455	0.7433	0.4552	1.1960
24	1.9117	1.7021	1.3456	0.9159	0.8052	0.4931	1.2955
25	2.0683	1.8415	1.4558	0.9910	0.8712	0.5335	1.4017

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0521	0.0464	0.0366	0.0249	0.0219	0.0134	0.0353
2	0.0909	0.0809	0.0640	0.0435	0.0383	0.0234	0.0616
3	0.1282	0.1141	0.0902	0.0614	0.0540	0.0331	0.0869
4	0.1682	0.1498	0.1184	0.0806	0.0708	0.0434	0.1140
5	0.2111	0.1879	0.1486	0.1011	0.0889	0.0545	0.1431
6	0.2569	0.2288	0.1808	0.1231	0.1082	0.0663	0.1741
7	0.3058	0.2723	0.2153	0.1465	0.1288	0.0789	0.2073
8	0.3580	0.3187	0.2520	0.1715	0.1508	0.0923	0.2426
9	0.4135	0.3682	0.2910	0.1981	0.1742	0.1067	0.2802
10	0.4725	0.4207	0.3326	0.2264	0.1990	0.1219	0.3202
11	0.5353	0.4766	0.3768	0.2565	0.2255	0.1381	0.3627
12	0.6020	0.5360	0.4237	0.2884	0.2535	0.1553	0.4079
13	0.6728	0.5990	0.4736	0.3224	0.2834	0.1736	0.4560
14	0.7481	0.6660	0.5265	0.3584	0.3151	0.1930	0.5070
15	0.8280	0.7372	0.5828	0.3967	0.3488	0.2136	0.5611
16	0.9130	0.8129	0.6426	0.4374	0.3845	0.2355	0.6187
17	1.0033	0.8933	0.7062	0.4807	0.4226	0.2588	0.6799
18	1.0993	0.9788	0.7737	0.5267	0.4630	0.2836	0.7450
19	1.2014	1.0697	0.8456	0.5756	0.5060	0.3099	0.8142
20	1.3101	1.1664	0.9221	0.6277	0.5518	0.3380	0.8878
21	1.4257	1.2694	1.0036	0.6831	0.6005	0.3678	0.9662
22	1.5490	1.3791	1.0903	0.7422	0.6524	0.3996	1.0497
23	1.6802	1.4960	1.1827	0.8050	0.7077	0.4334	1.1387
24	1.8201	1.6206	1.2811	0.8721	0.7666	0.4695	1.2335
25	1.9692	1.7533	1.3861	0.9435	0.8294	0.5080	1.3345

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0497	0.0442	0.0350	0.0238	0.0209	0.0128	0.0337
2	0.0867	0.0772	0.0610	0.0416	0.0365	0.0224	0.0588
3	0.1223	0.1089	0.0861	0.0586	0.0515	0.0316	0.0829
4	0.1605	0.1429	0.1130	0.0769	0.0676	0.0414	0.1088
5	0.2014	0.1794	0.1418	0.0965	0.0848	0.0520	0.1365
6	0.2452	0.2183	0.1726	0.1175	0.1033	0.0632	0.1662
7	0.2919	0.2599	0.2054	0.1398	0.1229	0.0753	0.1978
8	0.3416	0.3042	0.2405	0.1637	0.1439	0.0881	0.2315
9	0.3946	0.3513	0.2777	0.1891	0.1662	0.1018	0.2674
10	0.4509	0.4015	0.3174	0.2160	0.1899	0.1163	0.3056
11	0.5108	0.4548	0.3595	0.2447	0.2152	0.1318	0.3462
12	0.5744	0.5115	0.4043	0.2752	0.2420	0.1482	0.3893
13	0.6420	0.5717	0.4519	0.3076	0.2704	0.1656	0.4351
14	0.7139	0.6356	0.5025	0.3420	0.3007	0.1842	0.4838
15	0.7902	0.7035	0.5562	0.3786	0.3328	0.2038	0.5355
16	0.8712	0.7757	0.6132	0.4174	0.3670	0.2247	0.5904
17	0.9574	0.8524	0.6739	0.4587	0.4033	0.2470	0.6488
18	1.0490	0.9340	0.7384	0.5026	0.4419	0.2706	0.7109
19	1.1465	1.0208	0.8070	0.5493	0.4829	0.2958	0.7770
20	1.2502	1.1131	0.8800	0.5990	0.5266	0.3225	0.8472
21	1.3606	1.2114	0.9577	0.6519	0.5731	0.3510	0.9221
22	1.4781	1.3161	1.0404	0.7082	0.6226	0.3813	1.0017
23	1.6034	1.4276	1.1286	0.7682	0.6754	0.4136	1.0866
24	1.7369	1.5465	1.2226	0.8322	0.7316	0.4481	1.1771
25	1.8792	1.6732	1.3227	0.9004	0.7915	0.4848	1.2735

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0475	0.0423	0.0334	0.0228	0.0200	0.0123	0.0322
2	0.0829	0.0738	0.0584	0.0397	0.0349	0.0214	0.0562
3	0.1170	0.1041	0.0823	0.0560	0.0493	0.0302	0.0793
4	0.1535	0.1367	0.1080	0.0735	0.0647	0.0396	0.1040
5	0.1926	0.1715	0.1356	0.0923	0.0811	0.0497	0.1305
6	0.2345	0.2088	0.1650	0.1123	0.0988	0.0605	0.1589
7	0.2791	0.2485	0.1965	0.1337	0.1176	0.0720	0.1892
8	0.3267	0.2909	0.2299	0.1565	0.1376	0.0843	0.2214
9	0.3773	0.3360	0.2656	0.1808	0.1589	0.0973	0.2557
10	0.4312	0.3839	0.3035	0.2066	0.1816	0.1112	0.2922
11	0.4885	0.4349	0.3438	0.2340	0.2057	0.1260	0.3310
12	0.5493	0.4891	0.3867	0.2632	0.2314	0.1417	0.3723
13	0.6140	0.5467	0.4322	0.2942	0.2586	0.1584	0.4161
14	0.6827	0.6078	0.4805	0.3271	0.2875	0.1761	0.4626
15	0.7556	0.6728	0.5319	0.3620	0.3183	0.1949	0.5121
16	0.8331	0.7418	0.5864	0.3992	0.3509	0.2149	0.5646
17	0.9155	0.8152	0.6444	0.4387	0.3856	0.2362	0.6205
18	1.0032	0.8932	0.7061	0.4806	0.4225	0.2588	0.6798
19	1.0964	0.9762	0.7717	0.5253	0.4618	0.2828	0.7430
20	1.1955	1.0645	0.8415	0.5728	0.5036	0.3084	0.8102
21	1.3011	1.1585	0.9158	0.6234	0.5480	0.3356	0.8818
22	1.4135	1.2586	0.9950	0.6773	0.5954	0.3646	0.9579
23	1.5333	1.3652	1.0793	0.7347	0.6459	0.3955	1.0391
24	1.6610	1.4789	1.1691	0.7958	0.6996	0.4285	1.1256
25	1.7970	1.6000	1.2649	0.8610	0.7569	0.4636	1.2179

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 90%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0455	0.0405	0.0320	0.0218	0.0192	0.0117	0.0309
2	0.0795	0.0708	0.0559	0.0381	0.0335	0.0205	0.0539
3	0.1121	0.0998	0.0789	0.0537	0.0472	0.0289	0.0759
4	0.1471	0.1309	0.1035	0.0705	0.0619	0.0379	0.0997
5	0.1846	0.1643	0.1299	0.0884	0.0777	0.0476	0.1251
6	0.2246	0.2000	0.1581	0.1076	0.0946	0.0580	0.1522
7	0.2674	0.2381	0.1882	0.1281	0.1126	0.0690	0.1812
8	0.3130	0.2787	0.2203	0.1500	0.1318	0.0807	0.2121
9	0.3615	0.3219	0.2545	0.1732	0.1523	0.0933	0.2450
10	0.4131	0.3679	0.2908	0.1980	0.1740	0.1066	0.2800
11	0.4680	0.4167	0.3294	0.2242	0.1971	0.1207	0.3172
12	0.5263	0.4686	0.3705	0.2522	0.2217	0.1358	0.3567
13	0.5883	0.5238	0.4141	0.2819	0.2478	0.1518	0.3987
14	0.6541	0.5824	0.4604	0.3134	0.2755	0.1687	0.4433
15	0.7240	0.6446	0.5096	0.3469	0.3049	0.1868	0.4906
16	0.7983	0.7107	0.5619	0.3825	0.3362	0.2059	0.5410
17	0.8772	0.7810	0.6174	0.4203	0.3695	0.2263	0.5945
18	0.9612	0.8558	0.6765	0.4605	0.4048	0.2479	0.6514
19	1.0504	0.9353	0.7394	0.5033	0.4425	0.2710	0.7119
20	1.1455	1.0199	0.8063	0.5488	0.4825	0.2955	0.7763
21	1.2466	1.1099	0.8775	0.5973	0.5251	0.3216	0.8448
22	1.3543	1.2059	0.9533	0.6489	0.5705	0.3494	0.9178
23	1.4691	1.3081	1.0341	0.7039	0.6188	0.3790	0.9956
24	1.5914	1.4170	1.1202	0.7625	0.6703	0.4105	1.0785
25	1.7218	1.5330	1.2119	0.8250	0.7252	0.4442	1.1668

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0437	0.0389	0.0308	0.0209	0.0184	0.0113	0.0296
2	0.0763	0.0679	0.0537	0.0365	0.0321	0.0197	0.0517
3	0.1076	0.0958	0.0757	0.0515	0.0453	0.0277	0.0729
4	0.1412	0.1257	0.0994	0.0676	0.0595	0.0364	0.0957
5	0.1771	0.1577	0.1247	0.0849	0.0746	0.0457	0.1201
6	0.2156	0.1920	0.1518	0.1033	0.0908	0.0556	0.1461
7	0.2567	0.2285	0.1807	0.1230	0.1081	0.0662	0.1739
8	0.3004	0.2675	0.2115	0.1439	0.1265	0.0775	0.2036
9	0.3470	0.3090	0.2442	0.1663	0.1462	0.0895	0.2352
10	0.3965	0.3531	0.2791	0.1900	0.1670	0.1023	0.2687
11	0.4492	0.4000	0.3162	0.2152	0.1892	0.1159	0.3044
12	0.5052	0.4498	0.3556	0.2420	0.2128	0.1303	0.3423
13	0.5646	0.5027	0.3974	0.2705	0.2378	0.1457	0.3826
14	0.6278	0.5590	0.4419	0.3008	0.2644	0.1619	0.4254
15	0.6949	0.6187	0.4891	0.3329	0.2927	0.1793	0.4709
16	0.7662	0.6822	0.5393	0.3671	0.3227	0.1976	0.5192
17	0.8419	0.7496	0.5926	0.4034	0.3546	0.2172	0.5706
18	0.9225	0.8214	0.6493	0.4420	0.3886	0.2380	0.6252
19	1.0082	0.8977	0.7097	0.4831	0.4247	0.2601	0.6833
20	1.0994	0.9789	0.7739	0.5268	0.4631	0.2836	0.7451
21	1.1965	1.0653	0.8422	0.5733	0.5040	0.3087	0.8109
22	1.2999	1.1574	0.9150	0.6228	0.5475	0.3353	0.8809
23	1.4101	1.2555	0.9925	0.6756	0.5939	0.3637	0.9556
24	1.5274	1.3600	1.0751	0.7319	0.6434	0.3940	1.0351
25	1.6526	1.4714	1.1632	0.7918	0.6961	0.4263	1.1199

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **15% or Greater**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0366	0.0326	0.0257	0.0175	0.0154	0.0094	0.0248
2	0.0638	0.0568	0.0449	0.0306	0.0269	0.0165	0.0433
3	0.0900	0.0802	0.0634	0.0431	0.0379	0.0232	0.0610
4	0.1182	0.1052	0.0832	0.0566	0.0498	0.0305	0.0801
5	0.1483	0.1320	0.1044	0.0711	0.0625	0.0383	0.1005
6	0.1805	0.1607	0.1270	0.0865	0.0760	0.0466	0.1223
7	0.2149	0.1913	0.1512	0.1029	0.0905	0.0554	0.1456
8	0.2515	0.2239	0.1770	0.1205	0.1059	0.0649	0.1704
9	0.2905	0.2586	0.2045	0.1392	0.1224	0.0749	0.1969
10	0.3320	0.2956	0.2337	0.1590	0.1398	0.0856	0.2250
11	0.3760	0.3348	0.2647	0.1802	0.1584	0.0970	0.2548
12	0.4229	0.3765	0.2977	0.2026	0.1781	0.1091	0.2866
13	0.4727	0.4208	0.3327	0.2265	0.1991	0.1219	0.3203
14	0.5255	0.4679	0.3699	0.2518	0.2214	0.1356	0.3561
15	0.5817	0.5179	0.4094	0.2787	0.2450	0.1501	0.3942
16	0.6414	0.5711	0.4514	0.3073	0.2702	0.1655	0.4347
17	0.7048	0.6275	0.4961	0.3377	0.2969	0.1818	0.4776
18	0.7723	0.6876	0.5436	0.3700	0.3253	0.1992	0.5234
19	0.8440	0.7515	0.5941	0.4044	0.3555	0.2177	0.5720
20	0.9203	0.8194	0.6478	0.4410	0.3877	0.2374	0.6237
21	1.0016	0.8918	0.7050	0.4799	0.4219	0.2584	0.6788
22	1.0882	0.9689	0.7659	0.5214	0.4583	0.2807	0.7375
23	1.1804	1.0510	0.8308	0.5656	0.4972	0.3045	0.7999
24	1.2787	1.1385	0.9000	0.6126	0.5386	0.3299	0.8665
25	1.3834	1.2317	0.9737	0.6628	0.5827	0.3569	0.9375

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0691	0.0616	0.0487	0.0331	0.0291	0.0178	0.0469
2	0.1207	0.1075	0.0850	0.0578	0.0508	0.0311	0.0818
3	0.1702	0.1516	0.1198	0.0816	0.0717	0.0439	0.1154
4	0.2234	0.1989	0.1572	0.1070	0.0941	0.0576	0.1514
5	0.2803	0.2496	0.1973	0.1343	0.1181	0.0723	0.1900
6	0.3412	0.3038	0.2402	0.1635	0.1437	0.0880	0.2312
7	0.4062	0.3617	0.2859	0.1946	0.1711	0.1048	0.2753
8	0.4754	0.4233	0.3346	0.2278	0.2003	0.1226	0.3222
9	0.5491	0.4889	0.3865	0.2631	0.2313	0.1417	0.3721
10	0.6275	0.5587	0.4417	0.3007	0.2643	0.1619	0.4253
11	0.7109	0.6329	0.5004	0.3406	0.2994	0.1834	0.4818
12	0.7994	0.7118	0.5627	0.3830	0.3367	0.2062	0.5418
13	0.8935	0.7956	0.6289	0.4281	0.3764	0.2305	0.6055
14	0.9935	0.8845	0.6993	0.4760	0.4185	0.2563	0.6733
15	1.0996	0.9791	0.7740	0.5269	0.4632	0.2837	0.7452
16	1.2125	1.0795	0.8534	0.5809	0.5107	0.3128	0.8217
17	1.3324	1.1863	0.9378	0.6384	0.5612	0.3437	0.9030
18	1.4599	1.2998	1.0276	0.6995	0.6149	0.3766	0.9894
19	1.5955	1.4206	1.1230	0.7645	0.6720	0.4116	1.0813
20	1.7398	1.5491	1.2246	0.8336	0.7328	0.4488	1.1791
21	1.8935	1.6859	1.3328	0.9072	0.7975	0.4885	1.2832
22	2.0571	1.8316	1.4479	0.9856	0.8665	0.5307	1.3941
23	2.2314	1.9868	1.5706	1.0691	0.9399	0.5756	1.5122
24	2.4172	2.1522	1.7014	1.1582	1.0181	0.6236	1.6381
25	2.6152	2.3285	1.8408	1.2530	1.1016	0.6746	1.7723

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0585	0.0521	0.0412	0.0280	0.0246	0.0151	0.0396
2	0.1021	0.0909	0.0718	0.0489	0.0430	0.0263	0.0692
3	0.1439	0.1282	0.1013	0.0690	0.0606	0.0371	0.0975
4	0.1889	0.1682	0.1330	0.0905	0.0796	0.0487	0.1280
5	0.2371	0.2111	0.1669	0.1136	0.0998	0.0612	0.1606
6	0.2885	0.2569	0.2031	0.1382	0.1215	0.0744	0.1955
7	0.3435	0.3058	0.2418	0.1646	0.1447	0.0886	0.2328
8	0.4020	0.3579	0.2830	0.1926	0.1693	0.1037	0.2724
9	0.4643	0.4134	0.3268	0.2225	0.1956	0.1198	0.3147
10	0.5306	0.4725	0.3735	0.2542	0.2235	0.1369	0.3596
11	0.6011	0.5352	0.4231	0.2880	0.2532	0.1551	0.4074
12	0.6760	0.6019	0.4758	0.3239	0.2847	0.1744	0.4581
13	0.7555	0.6727	0.5318	0.3620	0.3182	0.1949	0.5120
14	0.8401	0.7480	0.5913	0.4025	0.3538	0.2167	0.5693
15	0.9298	0.8279	0.6545	0.4455	0.3917	0.2399	0.6302
16	1.0252	0.9129	0.7216	0.4912	0.4318	0.2645	0.6948
17	1.1266	1.0031	0.7930	0.5398	0.4746	0.2906	0.7635
18	1.2345	1.0991	0.8689	0.5915	0.5200	0.3185	0.8366
19	1.3491	1.2012	0.9496	0.6464	0.5683	0.3480	0.9143
20	1.4712	1.3099	1.0355	0.7049	0.6197	0.3795	0.9970
21	1.6011	1.4256	1.1270	0.7671	0.6744	0.4130	1.0851
22	1.7395	1.5488	1.2244	0.8334	0.7327	0.4487	1.1788
23	1.8869	1.6800	1.3281	0.9041	0.7948	0.4867	1.2787
24	2.0440	1.8199	1.4387	0.9793	0.8609	0.5273	1.3852
25	2.2114	1.9690	1.5566	1.0596	0.9315	0.5705	1.4987

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0535	0.0477	0.0377	0.0257	0.0226	0.0138	0.0363
2	0.0935	0.0832	0.0658	0.0448	0.0394	0.0241	0.0633
3	0.1318	0.1174	0.0928	0.0632	0.0555	0.0340	0.0893
4	0.1730	0.1540	0.1218	0.0829	0.0729	0.0446	0.1172
5	0.2171	0.1933	0.1528	0.1040	0.0914	0.0560	0.1471
6	0.2642	0.2353	0.1860	0.1266	0.1113	0.0682	0.1791
7	0.3146	0.2801	0.2214	0.1507	0.1325	0.0811	0.2132
8	0.3682	0.3278	0.2591	0.1764	0.1551	0.0950	0.2495
9	0.4252	0.3786	0.2993	0.2038	0.1791	0.1097	0.2882
10	0.4860	0.4327	0.3421	0.2328	0.2047	0.1254	0.3293
11	0.5505	0.4902	0.3875	0.2638	0.2319	0.1420	0.3731
12	0.6191	0.5512	0.4358	0.2966	0.2608	0.1597	0.4196
13	0.6919	0.6161	0.4870	0.3315	0.2915	0.1785	0.4689
14	0.7693	0.6850	0.5415	0.3686	0.3241	0.1985	0.5214
15	0.8516	0.7582	0.5994	0.4080	0.3587	0.2197	0.5771
16	0.9389	0.8360	0.6609	0.4499	0.3955	0.2422	0.6363
17	1.0318	0.9187	0.7263	0.4944	0.4346	0.2662	0.6993
18	1.1306	1.0066	0.7958	0.5417	0.4762	0.2916	0.7662
19	1.2356	1.1001	0.8697	0.5920	0.5204	0.3187	0.8373
20	1.3473	1.1996	0.9484	0.6456	0.5675	0.3476	0.9131
21	1.4663	1.3056	1.0321	0.7026	0.6176	0.3783	0.9937
22	1.5930	1.4184	1.1213	0.7633	0.6710	0.4110	1.0796
23	1.7280	1.5386	1.2163	0.8280	0.7279	0.4458	1.1711
24	1.8719	1.6667	1.3176	0.8969	0.7885	0.4829	1.2686
25	2.0252	1.8032	1.4255	0.9704	0.8531	0.5224	1.3725

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0474	0.0422	0.0333	0.0227	0.0200	0.0122	0.0321
2	0.0827	0.0736	0.0582	0.0396	0.0348	0.0213	0.0560
3	0.1166	0.1038	0.0821	0.0559	0.0491	0.0301	0.0790
4	0.1530	0.1362	0.1077	0.0733	0.0645	0.0395	0.1037
5	0.1920	0.1710	0.1352	0.0920	0.0809	0.0495	0.1301
6	0.2337	0.2081	0.1645	0.1120	0.0984	0.0603	0.1584
7	0.2782	0.2477	0.1958	0.1333	0.1172	0.0718	0.1886
8	0.3257	0.2900	0.2292	0.1560	0.1372	0.0840	0.2207
9	0.3761	0.3349	0.2648	0.1802	0.1584	0.0970	0.2549
10	0.4298	0.3827	0.3026	0.2060	0.1811	0.1109	0.2913
11	0.4869	0.4336	0.3427	0.2333	0.2051	0.1256	0.3300
12	0.5476	0.4876	0.3854	0.2624	0.2307	0.1413	0.3711
13	0.6120	0.5449	0.4308	0.2932	0.2578	0.1579	0.4148
14	0.6805	0.6059	0.4790	0.3261	0.2866	0.1755	0.4612
15	0.7532	0.6707	0.5302	0.3609	0.3173	0.1943	0.5105
16	0.8305	0.7395	0.5846	0.3979	0.3498	0.2142	0.5628
17	0.9127	0.8126	0.6424	0.4373	0.3844	0.2354	0.6185
18	1.0000	0.8904	0.7039	0.4791	0.4212	0.2580	0.6777
19	1.0929	0.9731	0.7693	0.5236	0.4603	0.2819	0.7407
20	1.1918	1.0611	0.8389	0.5710	0.5020	0.3074	0.8076
21	1.2970	1.1548	0.9129	0.6214	0.5463	0.3346	0.8790
22	1.4091	1.2546	0.9918	0.6751	0.5935	0.3635	0.9549
23	1.5285	1.3609	1.0759	0.7323	0.6438	0.3943	1.0359
24	1.6557	1.4742	1.1654	0.7933	0.6974	0.4271	1.1221
25	1.7914	1.5950	1.2609	0.8583	0.7545	0.4621	1.2140

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0432	0.0385	0.0304	0.0207	0.0182	0.0112	0.0293
2	0.0755	0.0672	0.0531	0.0362	0.0318	0.0195	0.0511
3	0.1064	0.0948	0.0749	0.0510	0.0448	0.0275	0.0721
4	0.1397	0.1244	0.0983	0.0669	0.0588	0.0360	0.0947
5	0.1753	0.1561	0.1234	0.0840	0.0738	0.0452	0.1188
6	0.2133	0.1900	0.1502	0.1022	0.0899	0.0550	0.1446
7	0.2540	0.2261	0.1788	0.1217	0.1070	0.0655	0.1721
8	0.2973	0.2647	0.2092	0.1424	0.1252	0.0767	0.2014
9	0.3433	0.3057	0.2417	0.1645	0.1446	0.0886	0.2327
10	0.3924	0.3493	0.2762	0.1880	0.1653	0.1012	0.2659
11	0.4445	0.3957	0.3128	0.2130	0.1872	0.1147	0.3012
12	0.4998	0.4450	0.3518	0.2395	0.2105	0.1289	0.3387
13	0.5587	0.4974	0.3932	0.2677	0.2353	0.1441	0.3786
14	0.6211	0.5531	0.4372	0.2976	0.2616	0.1602	0.4209
15	0.6875	0.6122	0.4839	0.3294	0.2896	0.1774	0.4659
16	0.7581	0.6750	0.5336	0.3632	0.3193	0.1956	0.5137
17	0.8331	0.7417	0.5864	0.3991	0.3509	0.2149	0.5646
18	0.9128	0.8127	0.6425	0.4373	0.3845	0.2355	0.6186
19	0.9976	0.8882	0.7022	0.4780	0.4202	0.2573	0.6761
20	1.0878	0.9686	0.7657	0.5212	0.4582	0.2806	0.7372
21	1.1839	1.0541	0.8333	0.5672	0.4987	0.3054	0.8023
22	1.2862	1.1452	0.9053	0.6162	0.5417	0.3318	0.8716
23	1.3952	1.2422	0.9820	0.6685	0.5877	0.3599	0.9455
24	1.5113	1.3456	1.0638	0.7241	0.6366	0.3899	1.0242
25	1.6351	1.4559	1.1509	0.7834	0.6887	0.4218	1.1081

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0600	0.0534	0.0422	0.0288	0.0253	0.0155	0.0407
2	0.1048	0.0933	0.0737	0.0502	0.0441	0.0270	0.0710
3	0.1478	0.1316	0.1040	0.0708	0.0622	0.0381	0.1001
4	0.1939	0.1726	0.1365	0.0929	0.0817	0.0500	0.1314
5	0.2433	0.2167	0.1713	0.1166	0.1025	0.0628	0.1649
6	0.2962	0.2637	0.2085	0.1419	0.1248	0.0764	0.2007
7	0.3526	0.3139	0.2482	0.1689	0.1485	0.0910	0.2389
8	0.4127	0.3674	0.2905	0.1977	0.1738	0.1065	0.2797
9	0.4767	0.4244	0.3355	0.2284	0.2008	0.1230	0.3230
10	0.5447	0.4850	0.3834	0.2610	0.2294	0.1405	0.3692
11	0.6171	0.5494	0.4343	0.2957	0.2599	0.1592	0.4182
12	0.6939	0.6179	0.4884	0.3325	0.2923	0.1790	0.4703
13	0.7756	0.6906	0.5459	0.3716	0.3267	0.2001	0.5256
14	0.8624	0.7678	0.6070	0.4132	0.3632	0.2225	0.5844
15	0.9545	0.8499	0.6719	0.4573	0.4021	0.2462	0.6469
16	1.0525	0.9371	0.7408	0.5043	0.4433	0.2715	0.7133
17	1.1566	1.0298	0.8141	0.5541	0.4872	0.2984	0.7838
18	1.2672	1.1283	0.8920	0.6072	0.5338	0.3269	0.8588
19	1.3850	1.2331	0.9748	0.6636	0.5834	0.3573	0.9386
20	1.5102	1.3447	1.0630	0.7236	0.6361	0.3896	1.0235
21	1.6436	1.4634	1.1569	0.7875	0.6923	0.4240	1.1139
22	1.7856	1.5899	1.2569	0.8556	0.7521	0.4606	1.2101
23	1.9370	1.7246	1.3634	0.9281	0.8159	0.4997	1.3127
24	2.0982	1.8682	1.4769	1.0053	0.8838	0.5413	1.4220
25	2.2701	2.0212	1.5979	1.0877	0.9562	0.5856	1.5384

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0550	0.0490	0.0387	0.0264	0.0232	0.0142	0.0373
2	0.0961	0.0855	0.0676	0.0460	0.0405	0.0248	0.0651
3	0.1355	0.1206	0.0954	0.0649	0.0571	0.0349	0.0918
4	0.1778	0.1583	0.1251	0.0852	0.0749	0.0459	0.1205
5	0.2231	0.1987	0.1571	0.1069	0.0940	0.0576	0.1512
6	0.2716	0.2418	0.1912	0.1301	0.1144	0.0701	0.1841
7	0.3233	0.2879	0.2276	0.1549	0.1362	0.0834	0.2191
8	0.3784	0.3369	0.2663	0.1813	0.1594	0.0976	0.2564
9	0.4371	0.3892	0.3076	0.2094	0.1841	0.1127	0.2962
10	0.4995	0.4447	0.3516	0.2393	0.2104	0.1288	0.3385
11	0.5658	0.5038	0.3983	0.2711	0.2383	0.1460	0.3834
12	0.6363	0.5665	0.4479	0.3049	0.2680	0.1641	0.4312
13	0.7112	0.6332	0.5006	0.3407	0.2996	0.1835	0.4820
14	0.7907	0.7040	0.5566	0.3789	0.3331	0.2040	0.5359
15	0.8752	0.7793	0.6161	0.4194	0.3687	0.2258	0.5931
16	0.9650	0.8592	0.6793	0.4624	0.4065	0.2489	0.6540
17	1.0605	0.9442	0.7465	0.5081	0.4467	0.2736	0.7187
18	1.1620	1.0346	0.8179	0.5567	0.4894	0.2997	0.7875
19	1.2699	1.1307	0.8939	0.6085	0.5349	0.3276	0.8606
20	1.3848	1.2330	0.9747	0.6635	0.5833	0.3572	0.9385
21	1.5071	1.3419	1.0608	0.7221	0.6348	0.3888	1.0213
22	1.6373	1.4578	1.1525	0.7845	0.6897	0.4224	1.1096
23	1.7761	1.5814	1.2501	0.8510	0.7481	0.4582	1.2036
24	1.9239	1.7130	1.3542	0.9218	0.8104	0.4963	1.3038
25	2.0815	1.8533	1.4651	0.9973	0.8768	0.5370	1.4106

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0515	0.0458	0.0362	0.0247	0.0217	0.0133	0.0349
2	0.0898	0.0800	0.0632	0.0430	0.0378	0.0232	0.0609
3	0.1267	0.1128	0.0892	0.0607	0.0534	0.0327	0.0859
4	0.1663	0.1481	0.1170	0.0797	0.0700	0.0429	0.1127
5	0.2087	0.1858	0.1469	0.1000	0.0879	0.0538	0.1414
6	0.2540	0.2262	0.1788	0.1217	0.1070	0.0655	0.1721
7	0.3024	0.2692	0.2128	0.1449	0.1274	0.0780	0.2049
8	0.3539	0.3151	0.2491	0.1696	0.1491	0.0913	0.2398
9	0.4088	0.3640	0.2877	0.1959	0.1722	0.1054	0.2770
10	0.4671	0.4159	0.3288	0.2238	0.1968	0.1205	0.3166
11	0.5292	0.4712	0.3725	0.2535	0.2229	0.1365	0.3586
12	0.5951	0.5299	0.4189	0.2851	0.2507	0.1535	0.4033
13	0.6651	0.5922	0.4682	0.3187	0.2802	0.1716	0.4508
14	0.7395	0.6585	0.5205	0.3543	0.3115	0.1908	0.5012
15	0.8186	0.7288	0.5762	0.3922	0.3448	0.2112	0.5547
16	0.9026	0.8036	0.6353	0.4324	0.3802	0.2328	0.6117
17	0.9918	0.8831	0.6981	0.4752	0.4178	0.2559	0.6722
18	1.0867	0.9676	0.7649	0.5207	0.4577	0.2803	0.7365
19	1.1877	1.0575	0.8360	0.5691	0.5003	0.3064	0.8049
20	1.2951	1.1531	0.9116	0.6205	0.5455	0.3341	0.8777
21	1.4095	1.2550	0.9921	0.6753	0.5937	0.3636	0.9552
22	1.5313	1.3634	1.0778	0.7337	0.6450	0.3950	1.0378
23	1.6611	1.4790	1.1692	0.7959	0.6997	0.4285	1.1257
24	1.7994	1.6021	1.2665	0.8621	0.7579	0.4642	1.2194
25	1.9468	1.7333	1.3703	0.9328	0.8200	0.5022	1.3193

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0483	0.0430	0.0340	0.0232	0.0204	0.0125	0.0328
2	0.0844	0.0751	0.0594	0.0404	0.0355	0.0218	0.0572
3	0.1190	0.1060	0.0838	0.0570	0.0501	0.0307	0.0806
4	0.1562	0.1391	0.1099	0.0748	0.0658	0.0403	0.1058
5	0.1960	0.1745	0.1380	0.0939	0.0826	0.0506	0.1328
6	0.2386	0.2124	0.1679	0.1143	0.1005	0.0615	0.1617
7	0.2840	0.2528	0.1999	0.1361	0.1196	0.0733	0.1924
8	0.3324	0.2959	0.2340	0.1593	0.1400	0.0857	0.2253
9	0.3839	0.3418	0.2702	0.1839	0.1617	0.0990	0.2602
10	0.4387	0.3906	0.3088	0.2102	0.1848	0.1132	0.2973
11	0.4970	0.4425	0.3498	0.2381	0.2093	0.1282	0.3368
12	0.5589	0.4976	0.3934	0.2678	0.2354	0.1442	0.3788
13	0.6247	0.5562	0.4397	0.2993	0.2631	0.1611	0.4233
14	0.6946	0.6184	0.4889	0.3328	0.2926	0.1792	0.4707
15	0.7688	0.6845	0.5411	0.3684	0.3238	0.1983	0.5210
16	0.8477	0.7547	0.5967	0.4061	0.3570	0.2187	0.5745
17	0.9315	0.8294	0.6557	0.4463	0.3924	0.2403	0.6313
18	1.0207	0.9088	0.7184	0.4890	0.4299	0.2633	0.6917
19	1.1155	0.9932	0.7852	0.5345	0.4698	0.2878	0.7559
20	1.2164	1.0830	0.8562	0.5828	0.5123	0.3138	0.8243
21	1.3238	1.1787	0.9318	0.6343	0.5576	0.3415	0.8971
22	1.4382	1.2805	1.0123	0.6891	0.6058	0.3710	0.9746
23	1.5601	1.3890	1.0981	0.7475	0.6571	0.4024	1.0572
24	1.6899	1.5047	1.1895	0.8097	0.7118	0.4359	1.1453
25	1.8284	1.6279	1.2869	0.8760	0.7701	0.4717	1.2391

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0456	0.0406	0.0321	0.0218	0.0192	0.0118	0.0309
2	0.0795	0.0708	0.0560	0.0381	0.0335	0.0205	0.0539
3	0.1122	0.0999	0.0790	0.0537	0.0473	0.0289	0.0760
4	0.1472	0.1311	0.1036	0.0705	0.0620	0.0380	0.0998
5	0.1848	0.1645	0.1300	0.0885	0.0778	0.0477	0.1252
6	0.2249	0.2002	0.1583	0.1077	0.0947	0.0580	0.1524
7	0.2677	0.2384	0.1884	0.1283	0.1128	0.0691	0.1814
8	0.3133	0.2790	0.2205	0.1501	0.1320	0.0808	0.2123
9	0.3619	0.3222	0.2547	0.1734	0.1524	0.0934	0.2453
10	0.4136	0.3682	0.2911	0.1982	0.1742	0.1067	0.2803
11	0.4685	0.4171	0.3298	0.2245	0.1973	0.1209	0.3175
12	0.5269	0.4691	0.3708	0.2524	0.2219	0.1359	0.3571
13	0.5889	0.5243	0.4145	0.2821	0.2480	0.1519	0.3991
14	0.6547	0.5830	0.4609	0.3137	0.2758	0.1689	0.4437
15	0.7247	0.6453	0.5101	0.3472	0.3053	0.1870	0.4911
16	0.7991	0.7115	0.5625	0.3829	0.3366	0.2061	0.5415
17	0.8781	0.7818	0.6181	0.4207	0.3699	0.2265	0.5951
18	0.9621	0.8567	0.6772	0.4610	0.4053	0.2482	0.6520
19	1.0515	0.9363	0.7401	0.5038	0.4429	0.2713	0.7126
20	1.1466	1.0209	0.8071	0.5494	0.4830	0.2958	0.7771
21	1.2479	1.1111	0.8784	0.5979	0.5256	0.3219	0.8457
22	1.3557	1.2071	0.9543	0.6496	0.5710	0.3497	0.9188
23	1.4706	1.3094	1.0351	0.7046	0.6194	0.3794	0.9966
24	1.5931	1.4184	1.1213	0.7633	0.6710	0.4110	1.0796
25	1.7236	1.5346	1.2132	0.8258	0.7260	0.4446	1.1681

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0434	0.0386	0.0305	0.0208	0.0183	0.0112	0.0294
2	0.0757	0.0674	0.0533	0.0363	0.0319	0.0195	0.0513
3	0.1068	0.0951	0.0752	0.0512	0.0450	0.0276	0.0724
4	0.1402	0.1248	0.0987	0.0672	0.0590	0.0362	0.0950
5	0.1759	0.1566	0.1238	0.0843	0.0741	0.0454	0.1192
6	0.2141	0.1906	0.1507	0.1026	0.0902	0.0552	0.1451
7	0.2549	0.2269	0.1794	0.1221	0.1074	0.0657	0.1727
8	0.2983	0.2656	0.2100	0.1429	0.1257	0.0770	0.2022
9	0.3446	0.3068	0.2425	0.1651	0.1451	0.0889	0.2335
10	0.3938	0.3506	0.2772	0.1887	0.1659	0.1016	0.2669
11	0.4461	0.3972	0.3140	0.2137	0.1879	0.1151	0.3023
12	0.5016	0.4466	0.3531	0.2403	0.2113	0.1294	0.3400
13	0.5607	0.4992	0.3946	0.2686	0.2362	0.1446	0.3800
14	0.6234	0.5550	0.4388	0.2987	0.2626	0.1608	0.4225
15	0.6900	0.6144	0.4857	0.3306	0.2906	0.1780	0.4676
16	0.7608	0.6774	0.5355	0.3645	0.3205	0.1963	0.5156
17	0.8360	0.7444	0.5885	0.4006	0.3522	0.2157	0.5666
18	0.9161	0.8156	0.6448	0.4389	0.3859	0.2363	0.6208
19	1.0012	0.8914	0.7047	0.4797	0.4217	0.2583	0.6785
20	1.0917	0.9720	0.7684	0.5231	0.4598	0.2816	0.7399
21	1.1881	1.0579	0.8363	0.5693	0.5004	0.3065	0.8052
22	1.2908	1.1493	0.9086	0.6185	0.5437	0.3330	0.8748
23	1.4002	1.2467	0.9856	0.6709	0.5898	0.3612	0.9489
24	1.5168	1.3505	1.0676	0.7267	0.6389	0.3913	1.0279
25	1.6410	1.4611	1.1551	0.7863	0.6912	0.4233	1.1121

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0414	0.0369	0.0291	0.0198	0.0174	0.0107	0.0281
2	0.0723	0.0644	0.0509	0.0346	0.0304	0.0186	0.0490
3	0.1019	0.0908	0.0717	0.0488	0.0429	0.0263	0.0691
4	0.1338	0.1191	0.0942	0.0641	0.0563	0.0345	0.0907
5	0.1679	0.1495	0.1182	0.0804	0.0707	0.0433	0.1138
6	0.2043	0.1819	0.1438	0.0979	0.0861	0.0527	0.1385
7	0.2432	0.2166	0.1712	0.1165	0.1024	0.0627	0.1648
8	0.2847	0.2535	0.2004	0.1364	0.1199	0.0734	0.1929
9	0.3288	0.2928	0.2314	0.1575	0.1385	0.0848	0.2228
10	0.3758	0.3346	0.2645	0.1800	0.1583	0.0969	0.2547
11	0.4257	0.3790	0.2996	0.2040	0.1793	0.1098	0.2885
12	0.4787	0.4262	0.3369	0.2294	0.2016	0.1235	0.3244
13	0.5350	0.4764	0.3766	0.2564	0.2254	0.1380	0.3626
14	0.5949	0.5297	0.4187	0.2850	0.2506	0.1535	0.4031
15	0.6585	0.5863	0.4635	0.3155	0.2774	0.1699	0.4462
16	0.7260	0.6464	0.5110	0.3479	0.3058	0.1873	0.4920
17	0.7978	0.7104	0.5616	0.3823	0.3361	0.2058	0.5407
18	0.8742	0.7783	0.6153	0.4189	0.3682	0.2255	0.5924
19	0.9554	0.8507	0.6725	0.4578	0.4024	0.2465	0.6475
20	1.0418	0.9276	0.7333	0.4992	0.4388	0.2688	0.7060
21	1.1338	1.0095	0.7981	0.5432	0.4776	0.2925	0.7684
22	1.2318	1.0968	0.8670	0.5902	0.5188	0.3178	0.8348
23	1.3362	1.1897	0.9405	0.6402	0.5628	0.3447	0.9055
24	1.4474	1.2887	1.0188	0.6935	0.6097	0.3734	0.9809
25	1.5660	1.3943	1.1023	0.7503	0.6596	0.4040	1.0613

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0396	0.0353	0.0279	0.0190	0.0167	0.0102	0.0268
2	0.0691	0.0615	0.0486	0.0331	0.0291	0.0178	0.0468
3	0.0975	0.0868	0.0686	0.0467	0.0411	0.0251	0.0661
4	0.1279	0.1139	0.0900	0.0613	0.0539	0.0330	0.0867
5	0.1605	0.1429	0.1130	0.0769	0.0676	0.0414	0.1088
6	0.1954	0.1740	0.1375	0.0936	0.0823	0.0504	0.1324
7	0.2326	0.2071	0.1637	0.1114	0.0980	0.0600	0.1576
8	0.2722	0.2424	0.1916	0.1304	0.1147	0.0702	0.1845
9	0.3144	0.2800	0.2213	0.1507	0.1324	0.0811	0.2131
10	0.3593	0.3199	0.2529	0.1722	0.1514	0.0927	0.2435
11	0.4071	0.3624	0.2865	0.1950	0.1715	0.1050	0.2759
12	0.4578	0.4076	0.3222	0.2193	0.1928	0.1181	0.3102
13	0.5116	0.4556	0.3601	0.2451	0.2155	0.1320	0.3467
14	0.5689	0.5065	0.4004	0.2726	0.2396	0.1468	0.3855
15	0.6297	0.5607	0.4432	0.3017	0.2652	0.1624	0.4267
16	0.6943	0.6182	0.4887	0.3327	0.2924	0.1791	0.4705
17	0.7630	0.6793	0.5370	0.3656	0.3214	0.1968	0.5171
18	0.8360	0.7443	0.5884	0.4005	0.3521	0.2157	0.5665
19	0.9136	0.8135	0.6431	0.4378	0.3848	0.2357	0.6192
20	0.9963	0.8871	0.7013	0.4773	0.4196	0.2570	0.6752
21	1.0842	0.9654	0.7632	0.5195	0.4567	0.2797	0.7348
22	1.1779	1.0488	0.8291	0.5644	0.4962	0.3039	0.7983
23	1.2778	1.1377	0.8994	0.6122	0.5382	0.3296	0.8659
24	1.3842	1.2324	0.9743	0.6632	0.5830	0.3571	0.9380
25	1.4975	1.3334	1.0541	0.7175	0.6308	0.3863	1.0149

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0379	0.0338	0.0267	0.0182	0.0160	0.0098	0.0257
2	0.0662	0.0590	0.0466	0.0317	0.0279	0.0171	0.0449
3	0.0934	0.0831	0.0657	0.0447	0.0393	0.0241	0.0633
4	0.1226	0.1091	0.0863	0.0587	0.0516	0.0316	0.0831
5	0.1538	0.1369	0.1083	0.0737	0.0648	0.0397	0.1042
6	0.1872	0.1667	0.1318	0.0897	0.0789	0.0483	0.1269
7	0.2229	0.1984	0.1569	0.1068	0.0939	0.0575	0.1510
8	0.2608	0.2322	0.1836	0.1250	0.1099	0.0673	0.1768
9	0.3013	0.2682	0.2121	0.1444	0.1269	0.0777	0.2042
10	0.3443	0.3065	0.2423	0.1650	0.1450	0.0888	0.2333
11	0.3900	0.3473	0.2745	0.1869	0.1643	0.1006	0.2643
12	0.4386	0.3905	0.3087	0.2101	0.1847	0.1131	0.2972
13	0.4902	0.4365	0.3451	0.2349	0.2065	0.1265	0.3322
14	0.5451	0.4853	0.3837	0.2612	0.2296	0.1406	0.3694
15	0.6033	0.5372	0.4247	0.2891	0.2541	0.1556	0.4089
16	0.6652	0.5923	0.4682	0.3187	0.2802	0.1716	0.4508
17	0.7310	0.6509	0.5145	0.3502	0.3079	0.1886	0.4954
18	0.8010	0.7132	0.5638	0.3838	0.3374	0.2066	0.5428
19	0.8754	0.7794	0.6162	0.4194	0.3687	0.2258	0.5932
20	0.9545	0.8499	0.6719	0.4574	0.4021	0.2462	0.6469
21	1.0388	0.9250	0.7312	0.4977	0.4376	0.2680	0.7040
22	1.1286	1.0049	0.7944	0.5408	0.4754	0.2911	0.7649
23	1.2243	1.0900	0.8617	0.5866	0.5157	0.3158	0.8297
24	1.3262	1.1808	0.9335	0.6354	0.5586	0.3421	0.8987
25	1.4348	1.2775	1.0099	0.6875	0.6044	0.3701	0.9724

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0364	0.0324	0.0256	0.0174	0.0153	0.0094	0.0247
2	0.0636	0.0566	0.0447	0.0305	0.0268	0.0164	0.0431
3	0.0896	0.0798	0.0631	0.0429	0.0378	0.0231	0.0607
4	0.1176	0.1047	0.0828	0.0564	0.0495	0.0303	0.0797
5	0.1476	0.1314	0.1039	0.0707	0.0622	0.0381	0.1000
6	0.1797	0.1600	0.1265	0.0861	0.0757	0.0464	0.1218
7	0.2139	0.1904	0.1506	0.1025	0.0901	0.0552	0.1450
8	0.2504	0.2229	0.1762	0.1200	0.1055	0.0646	0.1697
9	0.2892	0.2575	0.2035	0.1385	0.1218	0.0746	0.1960
10	0.3304	0.2942	0.2326	0.1583	0.1392	0.0852	0.2239
11	0.3743	0.3333	0.2635	0.1794	0.1577	0.0966	0.2537
12	0.4210	0.3748	0.2963	0.2017	0.1773	0.1086	0.2853
13	0.4705	0.4189	0.3312	0.2254	0.1982	0.1214	0.3189
14	0.5231	0.4658	0.3682	0.2507	0.2204	0.1350	0.3545
15	0.5791	0.5156	0.4076	0.2774	0.2439	0.1494	0.3924
16	0.6385	0.5685	0.4494	0.3059	0.2689	0.1647	0.4327
17	0.7016	0.6247	0.4939	0.3362	0.2955	0.1810	0.4755
18	0.7688	0.6845	0.5411	0.3683	0.3238	0.1983	0.5210
19	0.8402	0.7481	0.5914	0.4026	0.3539	0.2167	0.5694
20	0.9162	0.8157	0.6449	0.4390	0.3859	0.2363	0.6209
21	0.9971	0.8878	0.7018	0.4777	0.4200	0.2572	0.6757
22	1.0832	0.9645	0.7625	0.5190	0.4563	0.2794	0.7341
23	1.1750	1.0462	0.8271	0.5630	0.4949	0.3031	0.7963
24	1.2729	1.1333	0.8959	0.6099	0.5361	0.3284	0.8626
25	1.3771	1.2262	0.9693	0.6598	0.5801	0.3553	0.9333

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0305	0.0271	0.0215	0.0146	0.0128	0.0079	0.0207
2	0.0532	0.0474	0.0375	0.0255	0.0224	0.0137	0.0361
3	0.0750	0.0668	0.0528	0.0360	0.0316	0.0194	0.0509
4	0.0985	0.0877	0.0693	0.0472	0.0415	0.0254	0.0667
5	0.1236	0.1100	0.0870	0.0592	0.0521	0.0319	0.0837
6	0.1504	0.1339	0.1059	0.0721	0.0634	0.0388	0.1019
7	0.1791	0.1594	0.1260	0.0858	0.0754	0.0462	0.1213
8	0.2096	0.1866	0.1475	0.1004	0.0883	0.0541	0.1420
9	0.2421	0.2155	0.1704	0.1160	0.1020	0.0624	0.1640
10	0.2766	0.2463	0.1947	0.1325	0.1165	0.0714	0.1875
11	0.3134	0.2790	0.2206	0.1501	0.1320	0.0808	0.2124
12	0.3524	0.3138	0.2480	0.1688	0.1484	0.0909	0.2388
13	0.3939	0.3507	0.2772	0.1887	0.1659	0.1016	0.2669
14	0.4379	0.3899	0.3083	0.2098	0.1845	0.1130	0.2968
15	0.4847	0.4316	0.3412	0.2323	0.2042	0.1250	0.3285
16	0.5345	0.4759	0.3762	0.2561	0.2251	0.1379	0.3622
17	0.5873	0.5230	0.4134	0.2814	0.2474	0.1515	0.3980
18	0.6435	0.5730	0.4530	0.3083	0.2711	0.1660	0.4361
19	0.7033	0.6262	0.4951	0.3370	0.2963	0.1814	0.4766
20	0.7670	0.6829	0.5398	0.3675	0.3230	0.1978	0.5198
21	0.8347	0.7432	0.5875	0.3999	0.3516	0.2153	0.5657
22	0.9068	0.8074	0.6383	0.4345	0.3820	0.2339	0.6145
23	0.9837	0.8758	0.6924	0.4713	0.4143	0.2538	0.6666
24	1.0655	0.9487	0.7500	0.5105	0.4488	0.2749	0.7221
25	1.1528	1.0265	0.8115	0.5524	0.4856	0.2974	0.7813

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0415	0.0369	0.0292	0.0199	0.0175	0.0107	0.0281
2	0.0724	0.0645	0.0510	0.0347	0.0305	0.0187	0.0491
3	0.1021	0.0909	0.0719	0.0489	0.0430	0.0263	0.0692
4	0.1340	0.1193	0.0943	0.0642	0.0565	0.0346	0.0908
5	0.1682	0.1498	0.1184	0.0806	0.0708	0.0434	0.1140
6	0.2047	0.1823	0.1441	0.0981	0.0862	0.0528	0.1387
7	0.2437	0.2170	0.1715	0.1168	0.1027	0.0629	0.1652
8	0.2853	0.2540	0.2008	0.1367	0.1202	0.0736	0.1933
9	0.3295	0.2934	0.2319	0.1579	0.1388	0.0850	0.2233
10	0.3765	0.3352	0.2650	0.1804	0.1586	0.0971	0.2552
11	0.4265	0.3798	0.3002	0.2044	0.1797	0.1100	0.2891
12	0.4797	0.4271	0.3376	0.2298	0.2020	0.1237	0.3251
13	0.5361	0.4773	0.3774	0.2569	0.2258	0.1383	0.3633
14	0.5961	0.5307	0.4196	0.2856	0.2511	0.1538	0.4040
15	0.6598	0.5875	0.4644	0.3161	0.2779	0.1702	0.4471
16	0.7275	0.6477	0.5121	0.3486	0.3064	0.1877	0.4930
17	0.7994	0.7118	0.5627	0.3830	0.3367	0.2062	0.5418
18	0.8759	0.7799	0.6165	0.4197	0.3690	0.2260	0.5936
19	0.9573	0.8524	0.6738	0.4587	0.4032	0.2470	0.6488
20	1.0439	0.9295	0.7348	0.5002	0.4397	0.2693	0.7074
21	1.1361	1.0115	0.7997	0.5443	0.4785	0.2931	0.7699
22	1.2343	1.0990	0.8688	0.5914	0.5199	0.3184	0.8365
23	1.3389	1.1921	0.9424	0.6415	0.5639	0.3454	0.9073
24	1.4503	1.2913	1.0208	0.6949	0.6109	0.3741	0.9829
25	1.5691	1.3971	1.1045	0.7518	0.6609	0.4048	1.0634

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0351	0.0312	0.0247	0.0168	0.0148	0.0090	0.0238
2	0.0612	0.0545	0.0431	0.0293	0.0258	0.0158	0.0415
3	0.0864	0.0769	0.0608	0.0414	0.0364	0.0223	0.0585
4	0.1133	0.1009	0.0798	0.0543	0.0477	0.0292	0.0768
5	0.1422	0.1266	0.1001	0.0681	0.0599	0.0367	0.0964
6	0.1731	0.1541	0.1219	0.0829	0.0729	0.0447	0.1173
7	0.2061	0.1835	0.1451	0.0987	0.0868	0.0532	0.1397
8	0.2412	0.2148	0.1698	0.1156	0.1016	0.0622	0.1635
9	0.2786	0.2481	0.1961	0.1335	0.1173	0.0719	0.1888
10	0.3184	0.2835	0.2241	0.1525	0.1341	0.0821	0.2158
11	0.3607	0.3211	0.2539	0.1728	0.1519	0.0930	0.2444
12	0.4056	0.3611	0.2855	0.1943	0.1708	0.1046	0.2749
13	0.4533	0.4036	0.3191	0.2172	0.1909	0.1169	0.3072
14	0.5040	0.4488	0.3548	0.2415	0.2123	0.1300	0.3416
15	0.5579	0.4967	0.3927	0.2673	0.2350	0.1439	0.3781
16	0.6151	0.5477	0.4330	0.2947	0.2591	0.1587	0.4169
17	0.6760	0.6019	0.4758	0.3239	0.2847	0.1744	0.4581
18	0.7407	0.6595	0.5213	0.3549	0.3120	0.1911	0.5020
19	0.8095	0.7207	0.5698	0.3879	0.3410	0.2088	0.5486
20	0.8827	0.7859	0.6213	0.4229	0.3718	0.2277	0.5982
21	0.9607	0.8553	0.6762	0.4603	0.4046	0.2478	0.6510
22	1.0437	0.9293	0.7346	0.5001	0.4396	0.2692	0.7073
23	1.1321	1.0080	0.7969	0.5424	0.4769	0.2920	0.7672
24	1.2264	1.0919	0.8632	0.5876	0.5166	0.3164	0.8311
25	1.3268	1.1814	0.9339	0.6357	0.5589	0.3423	0.8992

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0321	0.0286	0.0226	0.0154	0.0135	0.0083	0.0218
2	0.0561	0.0499	0.0395	0.0269	0.0236	0.0145	0.0380
3	0.0791	0.0704	0.0557	0.0379	0.0333	0.0204	0.0536
4	0.1038	0.0924	0.0731	0.0497	0.0437	0.0268	0.0703
5	0.1303	0.1160	0.0917	0.0624	0.0549	0.0336	0.0883
6	0.1585	0.1412	0.1116	0.0760	0.0668	0.0409	0.1074
7	0.1887	0.1680	0.1328	0.0904	0.0795	0.0487	0.1279
8	0.2209	0.1967	0.1555	0.1058	0.0930	0.0570	0.1497
9	0.2551	0.2272	0.1796	0.1223	0.1075	0.0658	0.1729
10	0.2916	0.2596	0.2052	0.1397	0.1228	0.0752	0.1976
11	0.3303	0.2941	0.2325	0.1583	0.1391	0.0852	0.2238
12	0.3714	0.3307	0.2615	0.1780	0.1565	0.0958	0.2517
13	0.4152	0.3697	0.2922	0.1989	0.1749	0.1071	0.2814
14	0.4616	0.4110	0.3249	0.2212	0.1944	0.1191	0.3128
15	0.5109	0.4549	0.3596	0.2448	0.2152	0.1318	0.3463
16	0.5634	0.5016	0.3965	0.2699	0.2373	0.1453	0.3818
17	0.6191	0.5512	0.4358	0.2966	0.2608	0.1597	0.4196
18	0.6783	0.6040	0.4775	0.3250	0.2857	0.1750	0.4597
19	0.7413	0.6601	0.5218	0.3552	0.3123	0.1912	0.5024
20	0.8084	0.7198	0.5690	0.3873	0.3405	0.2085	0.5479
21	0.8798	0.7833	0.6193	0.4215	0.3706	0.2270	0.5962
22	0.9558	0.8510	0.6728	0.4580	0.4026	0.2466	0.6478
23	1.0368	0.9232	0.7298	0.4968	0.4367	0.2675	0.7027
24	1.1231	1.0000	0.7906	0.5381	0.4731	0.2897	0.7611
25	1.2151	1.0819	0.8553	0.5822	0.5118	0.3135	0.8235

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0284	0.0253	0.0200	0.0136	0.0120	0.0073	0.0193
2	0.0496	0.0442	0.0349	0.0238	0.0209	0.0128	0.0336
3	0.0700	0.0623	0.0492	0.0335	0.0295	0.0180	0.0474
4	0.0918	0.0817	0.0646	0.0440	0.0387	0.0237	0.0622
5	0.1152	0.1026	0.0811	0.0552	0.0485	0.0297	0.0781
6	0.1402	0.1249	0.0987	0.0672	0.0591	0.0362	0.0950
7	0.1669	0.1486	0.1175	0.0800	0.0703	0.0431	0.1131
8	0.1954	0.1740	0.1375	0.0936	0.0823	0.0504	0.1324
9	0.2257	0.2009	0.1589	0.1081	0.0951	0.0582	0.1529
10	0.2579	0.2296	0.1815	0.1236	0.1086	0.0665	0.1748
11	0.2922	0.2601	0.2056	0.1400	0.1231	0.0754	0.1980
12	0.3286	0.2925	0.2313	0.1574	0.1384	0.0848	0.2227
13	0.3672	0.3270	0.2585	0.1759	0.1547	0.0947	0.2489
14	0.4083	0.3635	0.2874	0.1956	0.1720	0.1053	0.2767
15	0.4519	0.4024	0.3181	0.2165	0.1904	0.1166	0.3063
16	0.4983	0.4437	0.3507	0.2388	0.2099	0.1285	0.3377
17	0.5476	0.4876	0.3854	0.2624	0.2307	0.1413	0.3711
18	0.6000	0.5342	0.4223	0.2875	0.2527	0.1548	0.4066
19	0.6557	0.5839	0.4616	0.3142	0.2762	0.1692	0.4444
20	0.7151	0.6367	0.5033	0.3426	0.3012	0.1845	0.4846
21	0.7782	0.6929	0.5478	0.3729	0.3278	0.2007	0.5274
22	0.8454	0.7528	0.5951	0.4051	0.3561	0.2181	0.5730
23	0.9171	0.8166	0.6455	0.4394	0.3863	0.2366	0.6215
24	0.9934	0.8845	0.6993	0.4760	0.4184	0.2563	0.6733
25	1.0748	0.9570	0.7565	0.5150	0.4527	0.2773	0.7284

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0259	0.0231	0.0183	0.0124	0.0109	0.0067	0.0176
2	0.0453	0.0403	0.0319	0.0217	0.0191	0.0117	0.0307
3	0.0639	0.0569	0.0449	0.0306	0.0269	0.0165	0.0433
4	0.0838	0.0746	0.0590	0.0402	0.0353	0.0216	0.0568
5	0.1052	0.0936	0.0740	0.0504	0.0443	0.0271	0.0713
6	0.1280	0.1140	0.0901	0.0613	0.0539	0.0330	0.0867
7	0.1524	0.1357	0.1073	0.0730	0.0642	0.0393	0.1033
8	0.1784	0.1588	0.1255	0.0855	0.0751	0.0460	0.1209
9	0.2060	0.1834	0.1450	0.0987	0.0868	0.0531	0.1396
10	0.2354	0.2096	0.1657	0.1128	0.0992	0.0607	0.1595
11	0.2667	0.2374	0.1877	0.1278	0.1123	0.0688	0.1807
12	0.2999	0.2670	0.2111	0.1437	0.1263	0.0774	0.2032
13	0.3352	0.2984	0.2359	0.1606	0.1412	0.0865	0.2272
14	0.3727	0.3318	0.2623	0.1786	0.1570	0.0961	0.2526
15	0.4125	0.3673	0.2904	0.1977	0.1738	0.1064	0.2796
16	0.4548	0.4050	0.3202	0.2179	0.1916	0.1173	0.3082
17	0.4998	0.4450	0.3518	0.2395	0.2105	0.1289	0.3387
18	0.5477	0.4876	0.3855	0.2624	0.2307	0.1413	0.3712
19	0.5985	0.5329	0.4213	0.2868	0.2521	0.1544	0.4056
20	0.6527	0.5811	0.4594	0.3127	0.2749	0.1684	0.4423
21	0.7103	0.6324	0.5000	0.3403	0.2992	0.1832	0.4814
22	0.7717	0.6871	0.5432	0.3697	0.3250	0.1991	0.5230
23	0.8371	0.7453	0.5892	0.4011	0.3526	0.2159	0.5673
24	0.9068	0.8074	0.6383	0.4345	0.3820	0.2339	0.6145
25	0.9811	0.8735	0.6906	0.4701	0.4132	0.2531	0.6649

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0360	0.0321	0.0253	0.0173	0.0152	0.0093	0.0244
2	0.0629	0.0560	0.0442	0.0301	0.0265	0.0162	0.0426
3	0.0887	0.0789	0.0624	0.0425	0.0373	0.0229	0.0601
4	0.1163	0.1036	0.0819	0.0557	0.0490	0.0300	0.0788
5	0.1460	0.1300	0.1028	0.0700	0.0615	0.0377	0.0989
6	0.1777	0.1582	0.1251	0.0851	0.0749	0.0458	0.1204
7	0.2116	0.1884	0.1489	0.1014	0.0891	0.0546	0.1434
8	0.2476	0.2205	0.1743	0.1186	0.1043	0.0639	0.1678
9	0.2860	0.2546	0.2013	0.1370	0.1205	0.0738	0.1938
10	0.3268	0.2910	0.2300	0.1566	0.1377	0.0843	0.2215
11	0.3702	0.3296	0.2606	0.1774	0.1559	0.0955	0.2509
12	0.4164	0.3707	0.2931	0.1995	0.1754	0.1074	0.2822
13	0.4654	0.4143	0.3276	0.2230	0.1960	0.1200	0.3154
14	0.5174	0.4607	0.3642	0.2479	0.2179	0.1335	0.3507
15	0.5727	0.5099	0.4031	0.2744	0.2412	0.1477	0.3881
16	0.6315	0.5623	0.4445	0.3026	0.2660	0.1629	0.4280
17	0.6939	0.6179	0.4884	0.3325	0.2923	0.1790	0.4703
18	0.7603	0.6770	0.5352	0.3643	0.3203	0.1961	0.5153
19	0.8310	0.7399	0.5849	0.3981	0.3500	0.2144	0.5632
20	0.9061	0.8068	0.6378	0.4342	0.3817	0.2338	0.6141
21	0.9862	0.8781	0.6941	0.4725	0.4154	0.2544	0.6683
22	1.0714	0.9539	0.7541	0.5133	0.4513	0.2764	0.7261
23	1.1622	1.0348	0.8180	0.5568	0.4895	0.2998	0.7876
24	1.2589	1.1209	0.8861	0.6032	0.5303	0.3248	0.8532
25	1.3621	1.2127	0.9587	0.6526	0.5737	0.3514	0.9231

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0330	0.0294	0.0232	0.0158	0.0139	0.0085	0.0224
2	0.0576	0.0513	0.0406	0.0276	0.0243	0.0149	0.0391
3	0.0813	0.0724	0.0572	0.0389	0.0342	0.0210	0.0551
4	0.1067	0.0950	0.0751	0.0511	0.0449	0.0275	0.0723
5	0.1339	0.1192	0.0942	0.0641	0.0564	0.0345	0.0907
6	0.1630	0.1451	0.1147	0.0781	0.0686	0.0420	0.1104
7	0.1940	0.1727	0.1365	0.0929	0.0817	0.0500	0.1315
8	0.2270	0.2022	0.1598	0.1088	0.0956	0.0586	0.1539
9	0.2622	0.2335	0.1846	0.1256	0.1105	0.0676	0.1777
10	0.2997	0.2668	0.2109	0.1436	0.1262	0.0773	0.2031
11	0.3395	0.3023	0.2390	0.1627	0.1430	0.0876	0.2301
12	0.3818	0.3399	0.2687	0.1829	0.1608	0.0985	0.2587
13	0.4267	0.3799	0.3003	0.2044	0.1797	0.1101	0.2892
14	0.4744	0.4224	0.3339	0.2273	0.1998	0.1224	0.3215
15	0.5251	0.4676	0.3696	0.2516	0.2212	0.1355	0.3559
16	0.5790	0.5155	0.4076	0.2774	0.2439	0.1494	0.3924
17	0.6363	0.5665	0.4479	0.3049	0.2680	0.1641	0.4312
18	0.6972	0.6208	0.4907	0.3340	0.2937	0.1798	0.4725
19	0.7619	0.6784	0.5363	0.3651	0.3209	0.1966	0.5164
20	0.8309	0.7398	0.5848	0.3981	0.3500	0.2143	0.5631
21	0.9042	0.8051	0.6365	0.4333	0.3809	0.2333	0.6128
22	0.9824	0.8747	0.6915	0.4707	0.4138	0.2534	0.6658
23	1.0656	0.9488	0.7501	0.5106	0.4489	0.2749	0.7222
24	1.1544	1.0278	0.8125	0.5531	0.4862	0.2978	0.7823
25	1.2489	1.1120	0.8791	0.5984	0.5261	0.3222	0.8464

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0309	0.0275	0.0217	0.0148	0.0130	0.0080	0.0209
2	0.0539	0.0480	0.0379	0.0258	0.0227	0.0139	0.0365
3	0.0760	0.0677	0.0535	0.0364	0.0320	0.0196	0.0515
4	0.0998	0.0888	0.0702	0.0478	0.0420	0.0257	0.0676
5	0.1252	0.1115	0.0881	0.0600	0.0527	0.0323	0.0849
6	0.1524	0.1357	0.1073	0.0730	0.0642	0.0393	0.1033
7	0.1814	0.1615	0.1277	0.0869	0.0764	0.0468	0.1229
8	0.2123	0.1891	0.1495	0.1017	0.0894	0.0548	0.1439
9	0.2453	0.2184	0.1726	0.1175	0.1033	0.0633	0.1662
10	0.2803	0.2496	0.1973	0.1343	0.1181	0.0723	0.1899
11	0.3175	0.2827	0.2235	0.1521	0.1337	0.0819	0.2152
12	0.3571	0.3179	0.2513	0.1711	0.1504	0.0921	0.2420
13	0.3991	0.3553	0.2809	0.1912	0.1681	0.1029	0.2705
14	0.4437	0.3951	0.3123	0.2126	0.1869	0.1145	0.3007
15	0.4911	0.4373	0.3457	0.2353	0.2069	0.1267	0.3328
16	0.5415	0.4822	0.3812	0.2595	0.2281	0.1397	0.3670
17	0.5951	0.5299	0.4189	0.2851	0.2507	0.1535	0.4033
18	0.6520	0.5806	0.4590	0.3124	0.2746	0.1682	0.4419
19	0.7126	0.6345	0.5016	0.3414	0.3002	0.1838	0.4829
20	0.7771	0.6919	0.5470	0.3723	0.3273	0.2005	0.5266
21	0.8457	0.7530	0.5953	0.4052	0.3562	0.2182	0.5731
22	0.9188	0.8181	0.6467	0.4402	0.3870	0.2370	0.6227
23	0.9966	0.8874	0.7015	0.4775	0.4198	0.2571	0.6754
24	1.0796	0.9613	0.7599	0.5173	0.4547	0.2785	0.7316
25	1.1681	1.0400	0.8222	0.5597	0.4920	0.3013	0.7916

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0290	0.0258	0.0204	0.0139	0.0122	0.0075	0.0197
2	0.0506	0.0451	0.0356	0.0243	0.0213	0.0131	0.0343
3	0.0714	0.0636	0.0503	0.0342	0.0301	0.0184	0.0484
4	0.0937	0.0834	0.0660	0.0449	0.0395	0.0242	0.0635
5	0.1176	0.1047	0.0828	0.0563	0.0495	0.0303	0.0797
6	0.1431	0.1274	0.1007	0.0686	0.0603	0.0369	0.0970
7	0.1704	0.1517	0.1199	0.0816	0.0718	0.0440	0.1155
8	0.1994	0.1776	0.1404	0.0956	0.0840	0.0514	0.1352
9	0.2303	0.2051	0.1621	0.1104	0.0970	0.0594	0.1561
10	0.2632	0.2344	0.1853	0.1261	0.1109	0.0679	0.1784
11	0.2982	0.2655	0.2099	0.1429	0.1256	0.0769	0.2021
12	0.3353	0.2986	0.2360	0.1607	0.1412	0.0865	0.2273
13	0.3748	0.3337	0.2638	0.1796	0.1579	0.0967	0.2540
14	0.4167	0.3710	0.2933	0.1997	0.1755	0.1075	0.2824
15	0.4613	0.4107	0.3247	0.2210	0.1943	0.1190	0.3126
16	0.5086	0.4528	0.3580	0.2437	0.2142	0.1312	0.3447
17	0.5589	0.4976	0.3934	0.2678	0.2354	0.1442	0.3788
18	0.6124	0.5453	0.4310	0.2934	0.2579	0.1580	0.4150
19	0.6693	0.5959	0.4711	0.3207	0.2819	0.1727	0.4536
20	0.7298	0.6498	0.5137	0.3497	0.3074	0.1883	0.4946
21	0.7943	0.7072	0.5591	0.3806	0.3346	0.2049	0.5383
22	0.8629	0.7683	0.6074	0.4134	0.3635	0.2226	0.5848
23	0.9360	0.8334	0.6589	0.4485	0.3943	0.2415	0.6343
24	1.0140	0.9028	0.7137	0.4858	0.4271	0.2616	0.6872
25	1.0970	0.9768	0.7722	0.5256	0.4621	0.2830	0.7434

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0273	0.0243	0.0192	0.0131	0.0115	0.0071	0.0185
2	0.0477	0.0425	0.0336	0.0229	0.0201	0.0123	0.0323
3	0.0673	0.0599	0.0474	0.0322	0.0284	0.0174	0.0456
4	0.0883	0.0786	0.0622	0.0423	0.0372	0.0228	0.0599
5	0.1109	0.0987	0.0780	0.0531	0.0467	0.0286	0.0751
6	0.1349	0.1201	0.0950	0.0646	0.0568	0.0348	0.0914
7	0.1606	0.1430	0.1131	0.0770	0.0677	0.0414	0.1089
8	0.1880	0.1674	0.1323	0.0901	0.0792	0.0485	0.1274
9	0.2171	0.1933	0.1528	0.1040	0.0915	0.0560	0.1472
10	0.2481	0.2209	0.1747	0.1189	0.1045	0.0640	0.1682
11	0.2811	0.2503	0.1979	0.1347	0.1184	0.0725	0.1905
12	0.3161	0.2815	0.2225	0.1515	0.1332	0.0815	0.2142
13	0.3533	0.3146	0.2487	0.1693	0.1488	0.0911	0.2394
14	0.3928	0.3498	0.2765	0.1882	0.1655	0.1013	0.2662
15	0.4348	0.3872	0.3061	0.2083	0.1832	0.1122	0.2947
16	0.4794	0.4269	0.3375	0.2297	0.2019	0.1237	0.3249
17	0.5269	0.4691	0.3708	0.2524	0.2219	0.1359	0.3571
18	0.5773	0.5140	0.4063	0.2766	0.2432	0.1489	0.3912
19	0.6309	0.5618	0.4441	0.3023	0.2657	0.1628	0.4276
20	0.6880	0.6126	0.4843	0.3296	0.2898	0.1775	0.4662
21	0.7487	0.6667	0.5270	0.3587	0.3154	0.1931	0.5074
22	0.8134	0.7243	0.5726	0.3897	0.3426	0.2098	0.5513
23	0.8824	0.7856	0.6211	0.4228	0.3717	0.2276	0.5980
24	0.9558	0.8511	0.6728	0.4580	0.4026	0.2466	0.6478
25	1.0341	0.9208	0.7279	0.4955	0.4356	0.2668	0.7008

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0260	0.0232	0.0183	0.0125	0.0110	0.0067	0.0176
2	0.0454	0.0405	0.0320	0.0218	0.0191	0.0117	0.0308
3	0.0641	0.0571	0.0451	0.0307	0.0270	0.0165	0.0434
4	0.0841	0.0749	0.0592	0.0403	0.0354	0.0217	0.0570
5	0.1055	0.0940	0.0743	0.0506	0.0445	0.0272	0.0715
6	0.1285	0.1144	0.0904	0.0616	0.0541	0.0331	0.0871
7	0.1529	0.1362	0.1076	0.0733	0.0644	0.0394	0.1036
8	0.1790	0.1594	0.1260	0.0858	0.0754	0.0462	0.1213
9	0.2067	0.1841	0.1455	0.0991	0.0871	0.0533	0.1401
10	0.2363	0.2104	0.1663	0.1132	0.0995	0.0609	0.1601
11	0.2676	0.2383	0.1884	0.1282	0.1127	0.0690	0.1814
12	0.3010	0.2680	0.2119	0.1442	0.1268	0.0776	0.2040
13	0.3364	0.2995	0.2368	0.1612	0.1417	0.0868	0.2280
14	0.3740	0.3330	0.2633	0.1792	0.1575	0.0965	0.2535
15	0.4140	0.3686	0.2914	0.1984	0.1744	0.1068	0.2806
16	0.4565	0.4064	0.3213	0.2187	0.1923	0.1178	0.3094
17	0.5016	0.4466	0.3531	0.2403	0.2113	0.1294	0.3400
18	0.5496	0.4894	0.3869	0.2633	0.2315	0.1418	0.3725
19	0.6007	0.5348	0.4228	0.2878	0.2530	0.1550	0.4071
20	0.6550	0.5832	0.4611	0.3138	0.2759	0.1690	0.4439
21	0.7129	0.6347	0.5018	0.3416	0.3003	0.1839	0.4831
22	0.7745	0.6896	0.5451	0.3711	0.3262	0.1998	0.5249
23	0.8401	0.7480	0.5913	0.4025	0.3539	0.2167	0.5693
24	0.9101	0.8103	0.6406	0.4360	0.3833	0.2348	0.6167
25	0.9846	0.8767	0.6930	0.4718	0.4147	0.2540	0.6673

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0248	0.0221	0.0175	0.0119	0.0105	0.0064	0.0168
2	0.0434	0.0386	0.0305	0.0208	0.0183	0.0112	0.0294
3	0.0612	0.0545	0.0430	0.0293	0.0258	0.0158	0.0414
4	0.0803	0.0715	0.0565	0.0385	0.0338	0.0207	0.0544
5	0.1007	0.0897	0.0709	0.0483	0.0424	0.0260	0.0683
6	0.1226	0.1092	0.0863	0.0587	0.0516	0.0316	0.0831
7	0.1459	0.1299	0.1027	0.0699	0.0615	0.0376	0.0989
8	0.1708	0.1521	0.1202	0.0818	0.0719	0.0441	0.1158
9	0.1973	0.1757	0.1389	0.0945	0.0831	0.0509	0.1337
10	0.2255	0.2007	0.1587	0.1080	0.0950	0.0582	0.1528
11	0.2554	0.2274	0.1798	0.1224	0.1076	0.0659	0.1731
12	0.2872	0.2557	0.2022	0.1376	0.1210	0.0741	0.1946
13	0.3210	0.2858	0.2260	0.1538	0.1352	0.0828	0.2176
14	0.3569	0.3178	0.2512	0.1710	0.1503	0.0921	0.2419
15	0.3951	0.3518	0.2781	0.1893	0.1664	0.1019	0.2677
16	0.4356	0.3879	0.3066	0.2087	0.1835	0.1124	0.2952
17	0.4787	0.4262	0.3369	0.2294	0.2016	0.1235	0.3244
18	0.5245	0.4670	0.3692	0.2513	0.2209	0.1353	0.3555
19	0.5732	0.5104	0.4035	0.2747	0.2415	0.1479	0.3885
20	0.6251	0.5566	0.4400	0.2995	0.2633	0.1613	0.4236
21	0.6803	0.6057	0.4788	0.3259	0.2865	0.1755	0.4610
22	0.7391	0.6581	0.5202	0.3541	0.3113	0.1907	0.5009
23	0.8017	0.7138	0.5643	0.3841	0.3377	0.2068	0.5433
24	0.8685	0.7732	0.6113	0.4161	0.3658	0.2240	0.5885
25	0.9396	0.8366	0.6614	0.4502	0.3958	0.2424	0.6368

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0238	0.0212	0.0167	0.0114	0.0100	0.0061	0.0161
2	0.0415	0.0369	0.0292	0.0199	0.0175	0.0107	0.0281
3	0.0585	0.0521	0.0412	0.0280	0.0246	0.0151	0.0396
4	0.0767	0.0683	0.0540	0.0368	0.0323	0.0198	0.0520
5	0.0963	0.0858	0.0678	0.0461	0.0406	0.0248	0.0653
6	0.1172	0.1044	0.0825	0.0562	0.0494	0.0302	0.0794
7	0.1396	0.1243	0.0982	0.0669	0.0588	0.0360	0.0946
8	0.1633	0.1454	0.1150	0.0783	0.0688	0.0421	0.1107
9	0.1887	0.1680	0.1328	0.0904	0.0795	0.0487	0.1279
10	0.2156	0.1920	0.1518	0.1033	0.0908	0.0556	0.1461
11	0.2442	0.2175	0.1719	0.1170	0.1029	0.0630	0.1655
12	0.2747	0.2446	0.1933	0.1316	0.1157	0.0709	0.1861
13	0.3070	0.2733	0.2161	0.1471	0.1293	0.0792	0.2080
14	0.3413	0.3039	0.2403	0.1635	0.1438	0.0881	0.2313
15	0.3778	0.3364	0.2659	0.1810	0.1591	0.0975	0.2560
16	0.4166	0.3709	0.2932	0.1996	0.1755	0.1075	0.2823
17	0.4578	0.4076	0.3222	0.2193	0.1928	0.1181	0.3102
18	0.5016	0.4466	0.3531	0.2403	0.2113	0.1294	0.3399
19	0.5482	0.4881	0.3859	0.2627	0.2309	0.1414	0.3715
20	0.5978	0.5322	0.4208	0.2864	0.2518	0.1542	0.4051
21	0.6505	0.5792	0.4579	0.3117	0.2740	0.1678	0.4409
22	0.7068	0.6293	0.4975	0.3386	0.2977	0.1823	0.4790
23	0.7667	0.6826	0.5396	0.3673	0.3229	0.1978	0.5196
24	0.8305	0.7394	0.5846	0.3979	0.3498	0.2142	0.5628
25	0.8985	0.8000	0.6325	0.4305	0.3785	0.2318	0.6089

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0228	0.0203	0.0160	0.0109	0.0096	0.0059	0.0154
2	0.0397	0.0354	0.0280	0.0190	0.0167	0.0102	0.0269
3	0.0560	0.0499	0.0394	0.0268	0.0236	0.0145	0.0380
4	0.0735	0.0655	0.0518	0.0352	0.0310	0.0190	0.0498
5	0.0923	0.0822	0.0650	0.0442	0.0389	0.0238	0.0625
6	0.1123	0.1000	0.0791	0.0538	0.0473	0.0290	0.0761
7	0.1337	0.1191	0.0941	0.0641	0.0563	0.0345	0.0906
8	0.1565	0.1393	0.1102	0.0750	0.0659	0.0404	0.1061
9	0.1808	0.1609	0.1272	0.0866	0.0761	0.0466	0.1225
10	0.2066	0.1839	0.1454	0.0990	0.0870	0.0533	0.1400
11	0.2340	0.2084	0.1647	0.1121	0.0986	0.0604	0.1586
12	0.2632	0.2343	0.1852	0.1261	0.1108	0.0679	0.1783
13	0.2941	0.2619	0.2070	0.1409	0.1239	0.0759	0.1993
14	0.3270	0.2912	0.2302	0.1567	0.1377	0.0844	0.2216
15	0.3620	0.3223	0.2548	0.1734	0.1525	0.0934	0.2453
16	0.3991	0.3554	0.2809	0.1912	0.1681	0.1030	0.2705
17	0.4386	0.3905	0.3087	0.2101	0.1847	0.1131	0.2972
18	0.4806	0.4279	0.3383	0.2303	0.2024	0.1240	0.3257
19	0.5252	0.4676	0.3697	0.2517	0.2212	0.1355	0.3559
20	0.5727	0.5099	0.4031	0.2744	0.2412	0.1477	0.3881
21	0.6233	0.5550	0.4387	0.2986	0.2625	0.1608	0.4224
22	0.6772	0.6029	0.4766	0.3245	0.2852	0.1747	0.4589
23	0.7346	0.6540	0.5170	0.3519	0.3094	0.1895	0.4978
24	0.7957	0.7085	0.5601	0.3813	0.3352	0.2053	0.5392
25	0.8609	0.7665	0.6060	0.4125	0.3626	0.2221	0.5834

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0218	0.0195	0.0154	0.0105	0.0092	0.0056	0.0148
2	0.0381	0.0340	0.0268	0.0183	0.0161	0.0098	0.0258
3	0.0538	0.0479	0.0379	0.0258	0.0227	0.0139	0.0364
4	0.0706	0.0628	0.0497	0.0338	0.0297	0.0182	0.0478
5	0.0886	0.0789	0.0623	0.0424	0.0373	0.0228	0.0600
6	0.1078	0.0960	0.0759	0.0517	0.0454	0.0278	0.0731
7	0.1283	0.1143	0.0903	0.0615	0.0541	0.0331	0.0870
8	0.1502	0.1337	0.1057	0.0720	0.0633	0.0387	0.1018
9	0.1735	0.1545	0.1221	0.0831	0.0731	0.0448	0.1176
10	0.1983	0.1765	0.1396	0.0950	0.0835	0.0511	0.1344
11	0.2246	0.2000	0.1581	0.1076	0.0946	0.0579	0.1522
12	0.2526	0.2249	0.1778	0.1210	0.1064	0.0652	0.1712
13	0.2823	0.2514	0.1987	0.1353	0.1189	0.0728	0.1913
14	0.3139	0.2795	0.2209	0.1504	0.1322	0.0810	0.2127
15	0.3474	0.3093	0.2446	0.1665	0.1463	0.0896	0.2355
16	0.3831	0.3411	0.2696	0.1835	0.1614	0.0988	0.2596
17	0.4210	0.3748	0.2963	0.2017	0.1773	0.1086	0.2853
18	0.4613	0.4107	0.3247	0.2210	0.1943	0.1190	0.3126
19	0.5041	0.4488	0.3548	0.2415	0.2123	0.1300	0.3416
20	0.5497	0.4894	0.3869	0.2634	0.2315	0.1418	0.3725
21	0.5982	0.5327	0.4211	0.2866	0.2520	0.1543	0.4054
22	0.6499	0.5787	0.4575	0.3114	0.2738	0.1677	0.4405
23	0.7050	0.6277	0.4963	0.3378	0.2970	0.1819	0.4778
24	0.7637	0.6800	0.5376	0.3659	0.3217	0.1970	0.5176
25	0.8263	0.7357	0.5816	0.3959	0.3480	0.2132	0.5600

PROPOSED FHCF 2014 Tenants Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0183	0.0163	0.0129	0.0088	0.0077	0.0047	0.0124
2	0.0319	0.0284	0.0225	0.0153	0.0134	0.0082	0.0216
3	0.0450	0.0401	0.0317	0.0216	0.0190	0.0116	0.0305
4	0.0591	0.0526	0.0416	0.0283	0.0249	0.0152	0.0400
5	0.0741	0.0660	0.0522	0.0355	0.0312	0.0191	0.0502
6	0.0902	0.0804	0.0635	0.0432	0.0380	0.0233	0.0612
7	0.1074	0.0957	0.0756	0.0515	0.0453	0.0277	0.0728
8	0.1257	0.1120	0.0885	0.0602	0.0530	0.0324	0.0852
9	0.1452	0.1293	0.1022	0.0696	0.0612	0.0375	0.0984
10	0.1660	0.1478	0.1168	0.0795	0.0699	0.0428	0.1125
11	0.1880	0.1674	0.1323	0.0901	0.0792	0.0485	0.1274
12	0.2114	0.1883	0.1488	0.1013	0.0891	0.0545	0.1433
13	0.2363	0.2104	0.1663	0.1132	0.0995	0.0610	0.1602
14	0.2628	0.2340	0.1850	0.1259	0.1107	0.0678	0.1781
15	0.2908	0.2590	0.2047	0.1394	0.1225	0.0750	0.1971
16	0.3207	0.2855	0.2257	0.1537	0.1351	0.0827	0.2173
17	0.3524	0.3138	0.2481	0.1688	0.1484	0.0909	0.2388
18	0.3861	0.3438	0.2718	0.1850	0.1626	0.0996	0.2617
19	0.4220	0.3757	0.2970	0.2022	0.1778	0.1089	0.2860
20	0.4602	0.4097	0.3239	0.2205	0.1938	0.1187	0.3119
21	0.5008	0.4459	0.3525	0.2400	0.2109	0.1292	0.3394
22	0.5441	0.4844	0.3830	0.2607	0.2292	0.1404	0.3687
23	0.5902	0.5255	0.4154	0.2828	0.2486	0.1523	0.4000
24	0.6393	0.5692	0.4500	0.3063	0.2693	0.1649	0.4333
25	0.6917	0.6159	0.4869	0.3314	0.2914	0.1784	0.4688

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$0

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1334	0.1078	0.0891	0.0532	0.0548	0.0340	0.0924
2	0.2329	0.1881	0.1555	0.0928	0.0956	0.0594	0.1613
3	0.3284	0.2653	0.2193	0.1309	0.1348	0.0838	0.2274
4	0.4310	0.3482	0.2878	0.1717	0.1769	0.1100	0.2985
5	0.5409	0.4370	0.3612	0.2155	0.2221	0.1380	0.3746
6	0.6583	0.5319	0.4397	0.2623	0.2703	0.1680	0.4559
7	0.7837	0.6332	0.5234	0.3123	0.3217	0.1999	0.5427
8	0.9172	0.7411	0.6126	0.3655	0.3766	0.2340	0.6353
9	1.0594	0.8560	0.7075	0.4222	0.4350	0.2703	0.7337
10	1.2107	0.9782	0.8086	0.4825	0.4971	0.3089	0.8385
11	1.3715	1.1081	0.9159	0.5465	0.5631	0.3499	0.9499
12	1.5424	1.2462	1.0300	0.6146	0.6332	0.3935	1.0682
13	1.7239	1.3928	1.1513	0.6870	0.7077	0.4398	1.1939
14	1.9167	1.5486	1.2800	0.7638	0.7869	0.4890	1.3275
15	2.1216	1.7141	1.4169	0.8454	0.8710	0.5413	1.4693
16	2.3392	1.8900	1.5622	0.9322	0.9604	0.5968	1.6201
17	2.5706	2.0769	1.7168	1.0244	1.0554	0.6559	1.7803
18	2.8166	2.2757	1.8810	1.1224	1.1564	0.7186	1.9507
19	3.0783	2.4871	2.0558	1.2267	1.2638	0.7854	2.1319
20	3.3567	2.7121	2.2417	1.3376	1.3781	0.8564	2.3248
21	3.6531	2.9516	2.4397	1.4558	1.4998	0.9321	2.5301
22	3.9688	3.2066	2.6505	1.5816	1.6294	1.0126	2.7487
23	4.3052	3.4784	2.8751	1.7156	1.7675	1.0984	2.9816
24	4.6636	3.7680	3.1145	1.8584	1.9147	1.1899	3.2299
25	5.0456	4.0766	3.3697	2.0107	2.0715	1.2873	3.4945

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$1 - \$500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1210	0.0977	0.0808	0.0482	0.0497	0.0309	0.0838
2	0.2111	0.1706	0.1410	0.0841	0.0867	0.0539	0.1462
3	0.2977	0.2406	0.1988	0.1187	0.1222	0.0760	0.2062
4	0.3908	0.3157	0.2610	0.1557	0.1604	0.0997	0.2706
5	0.4904	0.3962	0.3275	0.1954	0.2013	0.1251	0.3396
6	0.5969	0.4822	0.3986	0.2379	0.2450	0.1523	0.4134
7	0.7105	0.5741	0.4745	0.2831	0.2917	0.1813	0.4921
8	0.8316	0.6719	0.5554	0.3314	0.3414	0.2122	0.5760
9	0.9606	0.7761	0.6415	0.3828	0.3944	0.2451	0.6653
10	1.0977	0.8869	0.7331	0.4374	0.4507	0.2801	0.7602
11	1.2435	1.0047	0.8304	0.4955	0.5105	0.3173	0.8612
12	1.3984	1.1298	0.9339	0.5573	0.5741	0.3568	0.9685
13	1.5630	1.2628	1.0438	0.6228	0.6417	0.3988	1.0825
14	1.7378	1.4041	1.1606	0.6925	0.7135	0.4434	1.2036
15	1.9235	1.5541	1.2846	0.7665	0.7897	0.4908	1.3322
16	2.1209	1.7136	1.4164	0.8452	0.8707	0.5411	1.4689
17	2.3307	1.8831	1.5565	0.9288	0.9569	0.5947	1.6142
18	2.5537	2.0633	1.7055	1.0176	1.0484	0.6516	1.7686
19	2.7909	2.2550	1.8639	1.1122	1.1458	0.7121	1.9329
20	3.0434	2.4589	2.0325	1.2128	1.2495	0.7765	2.1078
21	3.3121	2.6761	2.2120	1.3199	1.3598	0.8451	2.2939
22	3.5984	2.9073	2.4031	1.4339	1.4773	0.9181	2.4921
23	3.9033	3.1537	2.6068	1.5555	1.6025	0.9959	2.7033
24	4.2283	3.4163	2.8238	1.6850	1.7359	1.0788	2.9284
25	4.5746	3.6961	3.0551	1.8230	1.8781	1.1672	3.1683

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: \$501 - \$1,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1135	0.0917	0.0758	0.0452	0.0466	0.0290	0.0786
2	0.1982	0.1601	0.1323	0.0790	0.0814	0.0506	0.1372
3	0.2795	0.2258	0.1866	0.1114	0.1147	0.0713	0.1935
4	0.3668	0.2963	0.2449	0.1462	0.1506	0.0936	0.2540
5	0.4603	0.3719	0.3074	0.1834	0.1890	0.1174	0.3188
6	0.5602	0.4526	0.3741	0.2232	0.2300	0.1429	0.3880
7	0.6669	0.5388	0.4454	0.2657	0.2738	0.1701	0.4619
8	0.7805	0.6306	0.5213	0.3110	0.3205	0.1991	0.5406
9	0.9016	0.7284	0.6021	0.3593	0.3701	0.2300	0.6244
10	1.0303	0.8324	0.6881	0.4106	0.4230	0.2629	0.7135
11	1.1671	0.9430	0.7794	0.4651	0.4792	0.2978	0.8083
12	1.3125	1.0604	0.8765	0.5230	0.5388	0.3349	0.9090
13	1.4670	1.1852	0.9797	0.5846	0.6023	0.3743	1.0160
14	1.6310	1.3178	1.0893	0.6500	0.6696	0.4161	1.1296
15	1.8054	1.4587	1.2057	0.7194	0.7412	0.4606	1.2504
16	1.9906	1.6083	1.3294	0.7933	0.8173	0.5079	1.3787
17	2.1875	1.7674	1.4609	0.8717	0.8981	0.5581	1.5150
18	2.3968	1.9365	1.6007	0.9551	0.9840	0.6115	1.6600
19	2.6195	2.1164	1.7494	1.0439	1.0754	0.6683	1.8142
20	2.8564	2.3079	1.9076	1.1383	1.1727	0.7288	1.9783
21	3.1087	2.5117	2.0761	1.2388	1.2763	0.7932	2.1530
22	3.3773	2.7287	2.2555	1.3459	1.3866	0.8617	2.3391
23	3.6635	2.9600	2.4466	1.4599	1.5041	0.9347	2.5373
24	3.9685	3.2064	2.6503	1.5815	1.6293	1.0125	2.7485
25	4.2936	3.4691	2.8675	1.7110	1.7628	1.0955	2.9737

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1030	0.0832	0.0688	0.0410	0.0423	0.0263	0.0713
2	0.1798	0.1453	0.1201	0.0716	0.0738	0.0459	0.1245
3	0.2535	0.2048	0.1693	0.1010	0.1041	0.0647	0.1756
4	0.3327	0.2688	0.2222	0.1326	0.1366	0.0849	0.2304
5	0.4176	0.3374	0.2789	0.1664	0.1714	0.1065	0.2892
6	0.5082	0.4106	0.3394	0.2025	0.2087	0.1297	0.3520
7	0.6050	0.4888	0.4040	0.2411	0.2484	0.1544	0.4190
8	0.7081	0.5721	0.4729	0.2822	0.2907	0.1807	0.4904
9	0.8179	0.6608	0.5462	0.3259	0.3358	0.2087	0.5665
10	0.9347	0.7552	0.6242	0.3725	0.3837	0.2385	0.6473
11	1.0588	0.8555	0.7071	0.4219	0.4347	0.2701	0.7333
12	1.1907	0.9620	0.7952	0.4745	0.4889	0.3038	0.8247
13	1.3309	1.0753	0.8888	0.5303	0.5464	0.3396	0.9217
14	1.4797	1.1956	0.9882	0.5897	0.6075	0.3775	1.0248
15	1.6379	1.3233	1.0938	0.6527	0.6724	0.4179	1.1344
16	1.8059	1.4591	1.2061	0.7197	0.7414	0.4608	1.2507
17	1.9845	1.6034	1.3254	0.7908	0.8148	0.5063	1.3744
18	2.1745	1.7569	1.4522	0.8665	0.8927	0.5548	1.5060
19	2.3765	1.9201	1.5871	0.9470	0.9757	0.6063	1.6459
20	2.5914	2.0938	1.7307	1.0327	1.0639	0.6612	1.7948
21	2.8203	2.2787	1.8835	1.1239	1.1579	0.7196	1.9532
22	3.0640	2.4756	2.0462	1.2210	1.2579	0.7818	2.1220
23	3.3236	2.6854	2.2196	1.3245	1.3645	0.8480	2.3019
24	3.6003	2.9089	2.4044	1.4347	1.4781	0.9186	2.4935
25	3.8953	3.1472	2.6014	1.5523	1.5992	0.9938	2.6978

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0953	0.0770	0.0636	0.0380	0.0391	0.0243	0.0660
2	0.1663	0.1344	0.1111	0.0663	0.0683	0.0424	0.1152
3	0.2346	0.1895	0.1567	0.0935	0.0963	0.0599	0.1625
4	0.3079	0.2487	0.2056	0.1227	0.1264	0.0785	0.2132
5	0.3864	0.3122	0.2580	0.1540	0.1586	0.0986	0.2676
6	0.4703	0.3799	0.3141	0.1874	0.1931	0.1200	0.3257
7	0.5598	0.4523	0.3739	0.2231	0.2298	0.1428	0.3877
8	0.6552	0.5294	0.4376	0.2611	0.2690	0.1672	0.4538
9	0.7568	0.6115	0.5054	0.3016	0.3107	0.1931	0.5241
10	0.8648	0.6988	0.5776	0.3446	0.3551	0.2207	0.5990
11	0.9797	0.7916	0.6543	0.3904	0.4022	0.2500	0.6785
12	1.1017	0.8902	0.7358	0.4390	0.4523	0.2811	0.7630
13	1.2314	0.9949	0.8224	0.4907	0.5056	0.3142	0.8528
14	1.3692	1.1062	0.9144	0.5456	0.5621	0.3493	0.9482
15	1.5155	1.2245	1.0121	0.6039	0.6222	0.3867	1.0496
16	1.6710	1.3501	1.1160	0.6659	0.6860	0.4263	1.1573
17	1.8363	1.4836	1.2263	0.7317	0.7539	0.4685	1.2718
18	2.0120	1.6256	1.3437	0.8018	0.8260	0.5133	1.3935
19	2.1989	1.7766	1.4685	0.8763	0.9028	0.5610	1.5229
20	2.3978	1.9373	1.6013	0.9555	0.9844	0.6118	1.6607
21	2.6095	2.1084	1.7427	1.0399	1.0714	0.6658	1.8073
22	2.8350	2.2906	1.8934	1.1298	1.1639	0.7233	1.9635
23	3.0753	2.4847	2.0538	1.2255	1.2626	0.7846	2.1299
24	3.3313	2.6916	2.2248	1.3275	1.3677	0.8500	2.3072
25	3.6042	2.9121	2.4070	1.4363	1.4797	0.9196	2.4962

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1226	0.0991	0.0819	0.0489	0.0503	0.0313	0.0849
2	0.2140	0.1729	0.1429	0.0853	0.0879	0.0546	0.1482
3	0.3019	0.2439	0.2016	0.1203	0.1239	0.0770	0.2091
4	0.3961	0.3201	0.2646	0.1579	0.1626	0.1011	0.2744
5	0.4971	0.4017	0.3320	0.1981	0.2041	0.1268	0.3443
6	0.6051	0.4889	0.4041	0.2411	0.2484	0.1544	0.4191
7	0.7203	0.5820	0.4811	0.2870	0.2957	0.1838	0.4989
8	0.8431	0.6812	0.5631	0.3360	0.3461	0.2151	0.5839
9	0.9738	0.7868	0.6503	0.3881	0.3998	0.2485	0.6744
10	1.1128	0.8991	0.7432	0.4435	0.4569	0.2839	0.7707
11	1.2606	1.0185	0.8419	0.5024	0.5176	0.3216	0.8731
12	1.4177	1.1454	0.9468	0.5649	0.5820	0.3617	0.9819
13	1.5845	1.2802	1.0582	0.6314	0.6505	0.4043	1.0974
14	1.7618	1.4234	1.1766	0.7021	0.7233	0.4495	1.2202
15	1.9501	1.5756	1.3023	0.7771	0.8006	0.4975	1.3506
16	2.1502	1.7372	1.4360	0.8568	0.8828	0.5486	1.4891
17	2.3628	1.9091	1.5780	0.9416	0.9701	0.6029	1.6364
18	2.5889	2.0918	1.7290	1.0317	1.0629	0.6605	1.7930
19	2.8295	2.2861	1.8896	1.1275	1.1616	0.7219	1.9596
20	3.0854	2.4929	2.0605	1.2295	1.2667	0.7872	2.1369
21	3.3578	2.7130	2.2425	1.3381	1.3786	0.8567	2.3256
22	3.6480	2.9474	2.4363	1.4537	1.4977	0.9308	2.5265
23	3.9572	3.1972	2.6427	1.5769	1.6246	1.0096	2.7406
24	4.2866	3.4634	2.8628	1.7082	1.7599	1.0937	2.9688
25	4.6378	3.7471	3.0973	1.8481	1.9041	1.1833	3.2120

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **2%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1158	0.0936	0.0773	0.0461	0.0475	0.0295	0.0802
2	0.2021	0.1633	0.1350	0.0806	0.0830	0.0516	0.1400
3	0.2851	0.2303	0.1904	0.1136	0.1170	0.0727	0.1974
4	0.3741	0.3023	0.2499	0.1491	0.1536	0.0955	0.2591
5	0.4695	0.3793	0.3136	0.1871	0.1928	0.1198	0.3252
6	0.5715	0.4617	0.3817	0.2277	0.2346	0.1458	0.3958
7	0.6803	0.5496	0.4543	0.2711	0.2793	0.1736	0.4712
8	0.7962	0.6433	0.5318	0.3173	0.3269	0.2032	0.5515
9	0.9197	0.7431	0.6142	0.3665	0.3776	0.2347	0.6370
10	1.0510	0.8492	0.7019	0.4188	0.4315	0.2682	0.7279
11	1.1906	0.9619	0.7951	0.4744	0.4888	0.3038	0.8246
12	1.3389	1.0818	0.8942	0.5335	0.5497	0.3416	0.9273
13	1.4965	1.2091	0.9994	0.5963	0.6144	0.3818	1.0364
14	1.6639	1.3443	1.1112	0.6630	0.6831	0.4245	1.1523
15	1.8417	1.4880	1.2300	0.7339	0.7561	0.4699	1.2755
16	2.0307	1.6407	1.3562	0.8092	0.8337	0.5181	1.4064
17	2.2315	1.8030	1.4903	0.8893	0.9162	0.5694	1.5455
18	2.4451	1.9755	1.6329	0.9743	1.0038	0.6238	1.6934
19	2.6722	2.1590	1.7846	1.0649	1.0971	0.6818	1.8507
20	2.9139	2.3543	1.9460	1.1612	1.1963	0.7435	2.0181
21	3.1712	2.5622	2.1179	1.2637	1.3020	0.8091	2.1963
22	3.4453	2.7836	2.3009	1.3729	1.4145	0.8790	2.3861
23	3.7372	3.0195	2.4959	1.4893	1.5343	0.9535	2.5883
24	4.0484	3.2709	2.7037	1.6133	1.6621	1.0329	2.8038
25	4.3800	3.5389	2.9251	1.7454	1.7982	1.1175	3.0335

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **3%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1107	0.0894	0.0739	0.0441	0.0454	0.0282	0.0766
2	0.1932	0.1561	0.1290	0.0770	0.0793	0.0493	0.1338
3	0.2724	0.2201	0.1819	0.1086	0.1118	0.0695	0.1887
4	0.3575	0.2889	0.2388	0.1425	0.1468	0.0912	0.2476
5	0.4487	0.3625	0.2996	0.1788	0.1842	0.1145	0.3107
6	0.5461	0.4412	0.3647	0.2176	0.2242	0.1393	0.3782
7	0.6501	0.5252	0.4341	0.2591	0.2669	0.1659	0.4502
8	0.7609	0.6148	0.5081	0.3032	0.3124	0.1941	0.5270
9	0.8788	0.7101	0.5869	0.3502	0.3608	0.2242	0.6087
10	1.0043	0.8114	0.6707	0.4002	0.4123	0.2562	0.6956
11	1.1377	0.9192	0.7598	0.4534	0.4671	0.2903	0.7879
12	1.2794	1.0337	0.8544	0.5098	0.5253	0.3264	0.8861
13	1.4300	1.1554	0.9550	0.5699	0.5871	0.3649	0.9904
14	1.5900	1.2846	1.0618	0.6336	0.6528	0.4057	1.1012
15	1.7599	1.4219	1.1753	0.7013	0.7225	0.4490	1.2189
16	1.9405	1.5678	1.2959	0.7733	0.7967	0.4951	1.3439
17	2.1324	1.7229	1.4241	0.8498	0.8755	0.5441	1.4768
18	2.3365	1.8878	1.5604	0.9311	0.9592	0.5961	1.6182
19	2.5535	2.0631	1.7053	1.0176	1.0484	0.6515	1.7685
20	2.7845	2.2497	1.8596	1.1096	1.1432	0.7104	1.9285
21	3.0304	2.4484	2.0238	1.2076	1.2441	0.7732	2.0988
22	3.2922	2.6600	2.1987	1.3120	1.3516	0.8400	2.2801
23	3.5712	2.8854	2.3850	1.4231	1.4662	0.9112	2.4734
24	3.8686	3.1256	2.5836	1.5416	1.5883	0.9870	2.6793
25	4.1855	3.3817	2.7952	1.6679	1.7184	1.0679	2.8988

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1060	0.0856	0.0708	0.0422	0.0435	0.0270	0.0734
2	0.1850	0.1494	0.1235	0.0737	0.0759	0.0472	0.1281
3	0.2608	0.2107	0.1742	0.1039	0.1071	0.0665	0.1806
4	0.3423	0.2766	0.2286	0.1364	0.1405	0.0873	0.2371
5	0.4296	0.3471	0.2869	0.1712	0.1764	0.1096	0.2975
6	0.5229	0.4225	0.3492	0.2084	0.2147	0.1334	0.3621
7	0.6224	0.5029	0.4157	0.2480	0.2555	0.1588	0.4311
8	0.7285	0.5886	0.4865	0.2903	0.2991	0.1859	0.5046
9	0.8415	0.6799	0.5620	0.3353	0.3455	0.2147	0.5828
10	0.9616	0.7769	0.6422	0.3832	0.3948	0.2453	0.6660
11	1.0893	0.8801	0.7275	0.4341	0.4472	0.2779	0.7544
12	1.2250	0.9898	0.8181	0.4882	0.5029	0.3126	0.8484
13	1.3692	1.1062	0.9144	0.5456	0.5621	0.3493	0.9483
14	1.5223	1.2300	1.0167	0.6066	0.6250	0.3884	1.0543
15	1.6850	1.3614	1.1253	0.6715	0.6918	0.4299	1.1670
16	1.8579	1.5011	1.2408	0.7404	0.7628	0.4740	1.2868
17	2.0417	1.6496	1.3635	0.8136	0.8382	0.5209	1.4140
18	2.2371	1.8075	1.4940	0.8915	0.9184	0.5708	1.5493
19	2.4449	1.9754	1.6328	0.9743	1.0038	0.6238	1.6933
20	2.6661	2.1541	1.7805	1.0624	1.0946	0.6802	1.8464
21	2.9015	2.3443	1.9377	1.1562	1.1912	0.7403	2.0095
22	3.1522	2.5469	2.1052	1.2562	1.2942	0.8043	2.1832
23	3.4194	2.7627	2.2836	1.3626	1.4038	0.8724	2.3682
24	3.7040	2.9927	2.4737	1.4760	1.5207	0.9451	2.5653
25	4.0075	3.2379	2.6763	1.5970	1.6453	1.0225	2.7755

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **5%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1016	0.0821	0.0679	0.0405	0.0417	0.0259	0.0704
2	0.1774	0.1433	0.1185	0.0707	0.0728	0.0453	0.1229
3	0.2502	0.2021	0.1671	0.0997	0.1027	0.0638	0.1733
4	0.3283	0.2653	0.2193	0.1308	0.1348	0.0838	0.2274
5	0.4121	0.3329	0.2752	0.1642	0.1692	0.1051	0.2854
6	0.5015	0.4052	0.3349	0.1999	0.2059	0.1280	0.3474
7	0.5970	0.4824	0.3987	0.2379	0.2451	0.1523	0.4135
8	0.6988	0.5646	0.4667	0.2785	0.2869	0.1783	0.4840
9	0.8071	0.6521	0.5390	0.3216	0.3314	0.2059	0.5590
10	0.9224	0.7452	0.6160	0.3676	0.3787	0.2353	0.6388
11	1.0449	0.8442	0.6978	0.4164	0.4290	0.2666	0.7237
12	1.1750	0.9494	0.7847	0.4683	0.4824	0.2998	0.8138
13	1.3133	1.0611	0.8771	0.5234	0.5392	0.3351	0.9096
14	1.4602	1.1798	0.9752	0.5819	0.5995	0.3726	1.0113
15	1.6163	1.3059	1.0794	0.6441	0.6636	0.4124	1.1194
16	1.7821	1.4399	1.1902	0.7102	0.7317	0.4547	1.2343
17	1.9584	1.5823	1.3079	0.7804	0.8040	0.4997	1.3563
18	2.1458	1.7337	1.4331	0.8551	0.8810	0.5475	1.4861
19	2.3452	1.8948	1.5662	0.9345	0.9628	0.5984	1.6242
20	2.5573	2.0662	1.7079	1.0191	1.0499	0.6525	1.7711
21	2.7831	2.2486	1.8587	1.1091	1.1426	0.7101	1.9275
22	3.0236	2.4430	2.0193	1.2049	1.2414	0.7715	2.0941
23	3.2799	2.6500	2.1904	1.3070	1.3466	0.8368	2.2716
24	3.5529	2.8706	2.3728	1.4158	1.4587	0.9065	2.4607
25	3.8440	3.1058	2.5672	1.5318	1.5782	0.9808	2.6622

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **6%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0982	0.0793	0.0656	0.0391	0.0403	0.0251	0.0680
2	0.1714	0.1385	0.1145	0.0683	0.0704	0.0437	0.1187
3	0.2417	0.1953	0.1614	0.0963	0.0992	0.0617	0.1674
4	0.3173	0.2563	0.2119	0.1264	0.1303	0.0809	0.2197
5	0.3981	0.3217	0.2659	0.1587	0.1635	0.1016	0.2757
6	0.4846	0.3915	0.3236	0.1931	0.1990	0.1236	0.3356
7	0.5769	0.4661	0.3853	0.2299	0.2368	0.1472	0.3995
8	0.6752	0.5455	0.4509	0.2691	0.2772	0.1723	0.4676
9	0.7799	0.6301	0.5208	0.3108	0.3202	0.1990	0.5401
10	0.8912	0.7201	0.5952	0.3552	0.3659	0.2274	0.6172
11	1.0096	0.8157	0.6742	0.4023	0.4145	0.2576	0.6992
12	1.1354	0.9173	0.7582	0.4524	0.4661	0.2897	0.7863
13	1.2690	1.0253	0.8475	0.5057	0.5210	0.3238	0.8789
14	1.4109	1.1400	0.9423	0.5623	0.5793	0.3600	0.9772
15	1.5617	1.2618	1.0430	0.6223	0.6412	0.3985	1.0816
16	1.7220	1.3913	1.1500	0.6862	0.7070	0.4393	1.1926
17	1.8923	1.5289	1.2637	0.7541	0.7769	0.4828	1.3106
18	2.0734	1.6752	1.3847	0.8262	0.8512	0.5290	1.4360
19	2.2660	1.8308	1.5133	0.9030	0.9303	0.5781	1.5694
20	2.4710	1.9964	1.6502	0.9847	1.0145	0.6304	1.7113
21	2.6892	2.1727	1.7959	1.0716	1.1040	0.6861	1.8624
22	2.9215	2.3605	1.9511	1.1642	1.1995	0.7454	2.0234
23	3.1691	2.5605	2.1165	1.2629	1.3011	0.8086	2.1949
24	3.4330	2.7737	2.2927	1.3680	1.4094	0.8759	2.3776
25	3.7142	3.0009	2.4805	1.4801	1.5249	0.9476	2.5724

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0950	0.0768	0.0634	0.0379	0.0390	0.0242	0.0658
2	0.1658	0.1340	0.1107	0.0661	0.0681	0.0423	0.1148
3	0.2338	0.1889	0.1562	0.0932	0.0960	0.0597	0.1620
4	0.3069	0.2480	0.2050	0.1223	0.1260	0.0783	0.2125
5	0.3851	0.3112	0.2572	0.1535	0.1581	0.0983	0.2667
6	0.4688	0.3788	0.3131	0.1868	0.1925	0.1196	0.3247
7	0.5580	0.4509	0.3727	0.2224	0.2291	0.1424	0.3865
8	0.6532	0.5277	0.4362	0.2603	0.2682	0.1666	0.4524
9	0.7544	0.6095	0.5038	0.3006	0.3097	0.1925	0.5225
10	0.8621	0.6966	0.5758	0.3436	0.3539	0.2200	0.5971
11	0.9766	0.7891	0.6522	0.3892	0.4010	0.2492	0.6764
12	1.0983	0.8874	0.7335	0.4377	0.4509	0.2802	0.7606
13	1.2275	0.9918	0.8198	0.4892	0.5040	0.3132	0.8502
14	1.3649	1.1027	0.9115	0.5439	0.5603	0.3482	0.9453
15	1.5107	1.2206	1.0089	0.6020	0.6202	0.3855	1.0463
16	1.6657	1.3458	1.1124	0.6638	0.6839	0.4250	1.1536
17	1.8305	1.4790	1.2225	0.7294	0.7515	0.4670	1.2678
18	2.0057	1.6205	1.3395	0.7993	0.8234	0.5117	1.3891
19	2.1920	1.7710	1.4639	0.8735	0.8999	0.5593	1.5181
20	2.3903	1.9312	1.5963	0.9525	0.9813	0.6099	1.6554
21	2.6013	2.1018	1.7373	1.0366	1.0680	0.6637	1.8016
22	2.8261	2.2834	1.8874	1.1262	1.1603	0.7211	1.9573
23	3.0656	2.4769	2.0473	1.2216	1.2586	0.7822	2.1232
24	3.3209	2.6831	2.2178	1.3234	1.3634	0.8473	2.2999
25	3.5929	2.9029	2.3995	1.4318	1.4751	0.9167	2.4883

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0920	0.0743	0.0614	0.0367	0.0378	0.0235	0.0637
2	0.1606	0.1297	0.1072	0.0640	0.0659	0.0410	0.1112
3	0.2265	0.1830	0.1512	0.0902	0.0930	0.0578	0.1568
4	0.2972	0.2401	0.1985	0.1184	0.1220	0.0758	0.2058
5	0.3730	0.3013	0.2491	0.1486	0.1531	0.0952	0.2583
6	0.4540	0.3668	0.3032	0.1809	0.1864	0.1158	0.3144
7	0.5404	0.4366	0.3609	0.2153	0.2219	0.1379	0.3743
8	0.6325	0.5110	0.4224	0.2520	0.2597	0.1614	0.4381
9	0.7306	0.5903	0.4879	0.2911	0.2999	0.1864	0.5060
10	0.8349	0.6745	0.5575	0.3327	0.3428	0.2130	0.5782
11	0.9457	0.7641	0.6316	0.3769	0.3883	0.2413	0.6550
12	1.0635	0.8593	0.7103	0.4238	0.4366	0.2714	0.7366
13	1.1887	0.9604	0.7939	0.4737	0.4880	0.3033	0.8233
14	1.3217	1.0679	0.8827	0.5267	0.5426	0.3372	0.9154
15	1.4629	1.1820	0.9770	0.5830	0.6006	0.3733	1.0132
16	1.6131	1.3033	1.0773	0.6428	0.6622	0.4116	1.1172
17	1.7726	1.4322	1.1838	0.7064	0.7277	0.4523	1.2277
18	1.9422	1.5692	1.2971	0.7740	0.7974	0.4955	1.3451
19	2.1227	1.7150	1.4176	0.8459	0.8715	0.5416	1.4701
20	2.3147	1.8701	1.5458	0.9224	0.9503	0.5906	1.6031
21	2.5191	2.0353	1.6823	1.0038	1.0342	0.6427	1.7446
22	2.7367	2.2112	1.8277	1.0906	1.1236	0.6983	1.8954
23	2.9687	2.3986	1.9826	1.1830	1.2188	0.7574	2.0560
24	3.2158	2.5982	2.1476	1.2815	1.3203	0.8205	2.2272
25	3.4793	2.8111	2.3236	1.3865	1.4284	0.8877	2.4096

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: **9%**

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0892	0.0720	0.0596	0.0355	0.0366	0.0228	0.0618
2	0.1557	0.1258	0.1040	0.0620	0.0639	0.0397	0.1078
3	0.2195	0.1774	0.1466	0.0875	0.0901	0.0560	0.1520
4	0.2881	0.2328	0.1924	0.1148	0.1183	0.0735	0.1995
5	0.3615	0.2921	0.2414	0.1441	0.1484	0.0922	0.2504
6	0.4400	0.3555	0.2939	0.1754	0.1807	0.1123	0.3048
7	0.5238	0.4232	0.3498	0.2087	0.2151	0.1336	0.3628
8	0.6131	0.4954	0.4095	0.2443	0.2517	0.1564	0.4246
9	0.7082	0.5722	0.4729	0.2822	0.2907	0.1807	0.4905
10	0.8093	0.6538	0.5405	0.3225	0.3322	0.2065	0.5605
11	0.9167	0.7407	0.6122	0.3653	0.3764	0.2339	0.6349
12	1.0309	0.8330	0.6885	0.4108	0.4233	0.2630	0.7140
13	1.1523	0.9310	0.7695	0.4592	0.4731	0.2940	0.7980
14	1.2812	1.0351	0.8556	0.5105	0.5260	0.3269	0.8873
15	1.4181	1.1458	0.9471	0.5651	0.5822	0.3618	0.9821
16	1.5636	1.2633	1.0442	0.6231	0.6419	0.3989	1.0829
17	1.7183	1.3883	1.1475	0.6847	0.7054	0.4384	1.1900
18	1.8827	1.5211	1.2573	0.7502	0.7729	0.4804	1.3039
19	2.0576	1.6624	1.3741	0.8199	0.8448	0.5250	1.4250
20	2.2437	1.8128	1.4984	0.8941	0.9212	0.5725	1.5539
21	2.4418	1.9729	1.6307	0.9731	1.0025	0.6230	1.6912
22	2.6528	2.1434	1.7717	1.0572	1.0891	0.6769	1.8373
23	2.8777	2.3250	1.9218	1.1467	1.1814	0.7342	1.9930
24	3.1172	2.5186	2.0818	1.2422	1.2798	0.7953	2.1589
25	3.3726	2.7249	2.2523	1.3440	1.3846	0.8605	2.3358

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 10% to 14%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0865	0.0699	0.0578	0.0345	0.0355	0.0221	0.0599
2	0.1510	0.1220	0.1009	0.0602	0.0620	0.0385	0.1046
3	0.2130	0.1721	0.1422	0.0849	0.0874	0.0543	0.1475
4	0.2795	0.2258	0.1867	0.1114	0.1148	0.0713	0.1936
5	0.3508	0.2834	0.2343	0.1398	0.1440	0.0895	0.2429
6	0.4269	0.3450	0.2851	0.1701	0.1753	0.1089	0.2957
7	0.5082	0.4106	0.3394	0.2025	0.2087	0.1297	0.3520
8	0.5949	0.4806	0.3973	0.2371	0.2442	0.1518	0.4120
9	0.6871	0.5551	0.4589	0.2738	0.2821	0.1753	0.4759
10	0.7852	0.6344	0.5244	0.3129	0.3224	0.2003	0.5438
11	0.8895	0.7187	0.5940	0.3545	0.3652	0.2269	0.6160
12	1.0003	0.8082	0.6680	0.3986	0.4107	0.2552	0.6928
13	1.1180	0.9033	0.7466	0.4455	0.4590	0.2852	0.7743
14	1.2431	1.0043	0.8302	0.4954	0.5103	0.3172	0.8609
15	1.3759	1.1117	0.9189	0.5483	0.5649	0.3511	0.9529
16	1.5171	1.2257	1.0132	0.6046	0.6228	0.3871	1.0507
17	1.6671	1.3470	1.1134	0.6644	0.6845	0.4254	1.1546
18	1.8267	1.4759	1.2199	0.7279	0.7500	0.4661	1.2651
19	1.9964	1.6130	1.3333	0.7956	0.8196	0.5094	1.3826
20	2.1770	1.7589	1.4539	0.8675	0.8938	0.5554	1.5077
21	2.3692	1.9142	1.5822	0.9441	0.9727	0.6045	1.6408
22	2.5739	2.0796	1.7190	1.0257	1.0567	0.6567	1.7826
23	2.7921	2.2559	1.8646	1.1126	1.1463	0.7124	1.9337
24	3.0245	2.4437	2.0199	1.2053	1.2417	0.7717	2.0947
25	3.2723	2.6439	2.1853	1.3040	1.3434	0.8349	2.2663

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: **90%**

Deductible: 15% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0761	0.0615	0.0508	0.0303	0.0312	0.0194	0.0527
2	0.1328	0.1073	0.0887	0.0529	0.0545	0.0339	0.0920
3	0.1873	0.1513	0.1251	0.0746	0.0769	0.0478	0.1297
4	0.2458	0.1986	0.1641	0.0979	0.1009	0.0627	0.1702
5	0.3085	0.2492	0.2060	0.1229	0.1266	0.0787	0.2136
6	0.3754	0.3033	0.2507	0.1496	0.1541	0.0958	0.2600
7	0.4469	0.3611	0.2985	0.1781	0.1835	0.1140	0.3095
8	0.5231	0.4226	0.3493	0.2085	0.2148	0.1335	0.3623
9	0.6042	0.4882	0.4035	0.2408	0.2481	0.1542	0.4185
10	0.6905	0.5579	0.4611	0.2751	0.2835	0.1762	0.4782
11	0.7822	0.6319	0.5224	0.3117	0.3211	0.1996	0.5417
12	0.8796	0.7107	0.5874	0.3505	0.3611	0.2244	0.6092
13	0.9831	0.7943	0.6566	0.3918	0.4036	0.2508	0.6809
14	1.0931	0.8832	0.7300	0.4356	0.4488	0.2789	0.7570
15	1.2099	0.9776	0.8080	0.4821	0.4967	0.3087	0.8380
16	1.3341	1.0779	0.8909	0.5316	0.5477	0.3404	0.9239
17	1.4660	1.1845	0.9791	0.5842	0.6019	0.3740	1.0153
18	1.6063	1.2978	1.0727	0.6401	0.6595	0.4098	1.1125
19	1.7555	1.4184	1.1724	0.6996	0.7207	0.4479	1.2158
20	1.9143	1.5467	1.2784	0.7628	0.7859	0.4884	1.3258
21	2.0834	1.6833	1.3913	0.8302	0.8553	0.5316	1.4429
22	2.2634	1.8287	1.5116	0.9020	0.9292	0.5775	1.5676
23	2.4552	1.9837	1.6397	0.9784	1.0080	0.6264	1.7004
24	2.6596	2.1488	1.7762	1.0598	1.0919	0.6786	1.8420
25	2.8775	2.3249	1.9217	1.1467	1.1814	0.7342	1.9929

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$0

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1112	0.0898	0.0742	0.0443	0.0456	0.0284	0.0770
2	0.1941	0.1568	0.1296	0.0773	0.0797	0.0495	0.1344
3	0.2737	0.2211	0.1828	0.1091	0.1124	0.0698	0.1895
4	0.3592	0.2902	0.2399	0.1431	0.1475	0.0916	0.2487
5	0.4507	0.3642	0.3010	0.1796	0.1850	0.1150	0.3122
6	0.5486	0.4432	0.3664	0.2186	0.2252	0.1400	0.3799
7	0.6531	0.5276	0.4361	0.2602	0.2681	0.1666	0.4523
8	0.7644	0.6176	0.5105	0.3046	0.3138	0.1950	0.5294
9	0.8829	0.7133	0.5896	0.3518	0.3625	0.2253	0.6115
10	1.0089	0.8152	0.6738	0.4021	0.4142	0.2574	0.6988
11	1.1429	0.9234	0.7633	0.4554	0.4692	0.2916	0.7916
12	1.2853	1.0385	0.8584	0.5122	0.5277	0.3279	0.8902
13	1.4366	1.1607	0.9594	0.5725	0.5898	0.3665	0.9949
14	1.5973	1.2905	1.0667	0.6365	0.6558	0.4075	1.1062
15	1.7680	1.4284	1.1807	0.7045	0.7258	0.4511	1.2245
16	1.9494	1.5750	1.3019	0.7768	0.8003	0.4974	1.3501
17	2.1422	1.7308	1.4306	0.8537	0.8795	0.5466	1.4836
18	2.3472	1.8964	1.5675	0.9353	0.9636	0.5989	1.6256
19	2.5652	2.0726	1.7132	1.0222	1.0532	0.6545	1.7766
20	2.7973	2.2601	1.8681	1.1147	1.1484	0.7137	1.9373
21	3.0443	2.4596	2.0331	1.2131	1.2498	0.7767	2.1084
22	3.3074	2.6722	2.2088	1.3180	1.3578	0.8438	2.2906
23	3.5876	2.8986	2.3960	1.4297	1.4729	0.9154	2.4847
24	3.8863	3.1400	2.5954	1.5487	1.5955	0.9916	2.6916
25	4.2047	3.3972	2.8080	1.6756	1.7263	1.0728	2.9121

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$1 - \$500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1008	0.0814	0.0673	0.0402	0.0414	0.0257	0.0698
2	0.1759	0.1422	0.1175	0.0701	0.0722	0.0449	0.1219
3	0.2481	0.2005	0.1657	0.0989	0.1019	0.0633	0.1718
4	0.3256	0.2631	0.2175	0.1298	0.1337	0.0831	0.2255
5	0.4086	0.3302	0.2729	0.1628	0.1678	0.1043	0.2830
6	0.4974	0.4019	0.3322	0.1982	0.2042	0.1269	0.3445
7	0.5921	0.4784	0.3954	0.2359	0.2431	0.1511	0.4101
8	0.6930	0.5599	0.4628	0.2762	0.2845	0.1768	0.4800
9	0.8005	0.6467	0.5346	0.3190	0.3286	0.2042	0.5544
10	0.9147	0.7391	0.6109	0.3645	0.3756	0.2334	0.6335
11	1.0362	0.8372	0.6920	0.4129	0.4254	0.2644	0.7177
12	1.1653	0.9415	0.7782	0.4644	0.4784	0.2973	0.8071
13	1.3025	1.0523	0.8698	0.5190	0.5347	0.3323	0.9021
14	1.4482	1.1701	0.9671	0.5771	0.5946	0.3695	1.0030
15	1.6029	1.2951	1.0705	0.6388	0.6581	0.4090	1.1102
16	1.7674	1.4280	1.1803	0.7043	0.7256	0.4509	1.2241
17	1.9422	1.5692	1.2971	0.7740	0.7974	0.4955	1.3451
18	2.1281	1.7194	1.4212	0.8480	0.8737	0.5430	1.4739
19	2.3258	1.8791	1.5532	0.9268	0.9549	0.5934	1.6108
20	2.5362	2.0491	1.6937	1.0107	1.0412	0.6471	1.7565
21	2.7601	2.2301	1.8433	1.0999	1.1332	0.7042	1.9116
22	2.9986	2.4228	2.0026	1.1950	1.2311	0.7651	2.0768
23	3.2528	2.6281	2.1723	1.2962	1.3354	0.8299	2.2528
24	3.5236	2.8469	2.3532	1.4041	1.4466	0.8990	2.4403
25	3.8122	3.0801	2.5459	1.5192	1.5651	0.9727	2.6402

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: \$501 - \$1,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0946	0.0764	0.0632	0.0377	0.0388	0.0241	0.0655
2	0.1651	0.1334	0.1103	0.0658	0.0678	0.0421	0.1144
3	0.2329	0.1882	0.1555	0.0928	0.0956	0.0594	0.1613
4	0.3056	0.2469	0.2041	0.1218	0.1255	0.0780	0.2117
5	0.3835	0.3099	0.2561	0.1528	0.1575	0.0979	0.2656
6	0.4668	0.3772	0.3118	0.1860	0.1917	0.1191	0.3233
7	0.5557	0.4490	0.3711	0.2215	0.2282	0.1418	0.3849
8	0.6505	0.5255	0.4344	0.2592	0.2670	0.1660	0.4505
9	0.7513	0.6070	0.5017	0.2994	0.3084	0.1917	0.5203
10	0.8586	0.6937	0.5734	0.3421	0.3525	0.2191	0.5946
11	0.9726	0.7858	0.6495	0.3876	0.3993	0.2481	0.6736
12	1.0937	0.8837	0.7304	0.4359	0.4490	0.2791	0.7575
13	1.2225	0.9877	0.8164	0.4871	0.5019	0.3119	0.8466
14	1.3592	1.0982	0.9077	0.5416	0.5580	0.3468	0.9414
15	1.5045	1.2156	1.0047	0.5995	0.6177	0.3839	1.0420
16	1.6588	1.3403	1.1078	0.6610	0.6810	0.4232	1.1489
17	1.8229	1.4728	1.2174	0.7264	0.7484	0.4651	1.2625
18	1.9974	1.6138	1.3339	0.7959	0.8200	0.5096	1.3833
19	2.1829	1.7637	1.4578	0.8699	0.8962	0.5570	1.5118
20	2.3804	1.9232	1.5897	0.9486	0.9773	0.6073	1.6486
21	2.5906	2.0931	1.7301	1.0323	1.0636	0.6610	1.7942
22	2.8144	2.2739	1.8796	1.1215	1.1555	0.7181	1.9492
23	3.0529	2.4666	2.0389	1.2166	1.2534	0.7789	2.1144
24	3.3071	2.6720	2.2086	1.3179	1.3578	0.8438	2.2904
25	3.5780	2.8909	2.3895	1.4258	1.4690	0.9129	2.4781

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0858	0.0693	0.0573	0.0342	0.0352	0.0219	0.0594
2	0.1498	0.1210	0.1001	0.0597	0.0615	0.0382	0.1038
3	0.2113	0.1707	0.1411	0.0842	0.0867	0.0539	0.1463
4	0.2773	0.2240	0.1852	0.1105	0.1138	0.0707	0.1920
5	0.3480	0.2811	0.2324	0.1387	0.1429	0.0888	0.2410
6	0.4235	0.3422	0.2828	0.1688	0.1739	0.1081	0.2933
7	0.5042	0.4073	0.3367	0.2009	0.2070	0.1286	0.3492
8	0.5901	0.4768	0.3941	0.2352	0.2423	0.1506	0.4087
9	0.6816	0.5507	0.4552	0.2716	0.2798	0.1739	0.4721
10	0.7789	0.6293	0.5202	0.3104	0.3198	0.1987	0.5394
11	0.8823	0.7129	0.5893	0.3516	0.3623	0.2251	0.6111
12	0.9923	0.8017	0.6627	0.3954	0.4074	0.2532	0.6872
13	1.1090	0.8961	0.7407	0.4420	0.4553	0.2830	0.7681
14	1.2331	0.9963	0.8235	0.4914	0.5063	0.3146	0.8540
15	1.3649	1.1028	0.9115	0.5439	0.5604	0.3482	0.9453
16	1.5049	1.2159	1.0051	0.5997	0.6179	0.3840	1.0423
17	1.6538	1.3362	1.1045	0.6590	0.6790	0.4220	1.1454
18	1.8120	1.4641	1.2102	0.7221	0.7439	0.4623	1.2550
19	1.9804	1.6001	1.3226	0.7892	0.8131	0.5053	1.3716
20	2.1595	1.7448	1.4422	0.8606	0.8866	0.5510	1.4956
21	2.3502	1.8989	1.5696	0.9366	0.9649	0.5996	1.6277
22	2.5533	2.0630	1.7052	1.0175	1.0483	0.6515	1.7684
23	2.7697	2.2378	1.8497	1.1037	1.1371	0.7067	1.9182
24	3.0003	2.4241	2.0037	1.1956	1.2318	0.7655	2.0779
25	3.2461	2.6227	2.1678	1.2935	1.3327	0.8282	2.2481

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0794	0.0642	0.0530	0.0316	0.0326	0.0203	0.0550
2	0.1386	0.1120	0.0926	0.0552	0.0569	0.0354	0.0960
3	0.1955	0.1579	0.1306	0.0779	0.0803	0.0499	0.1354
4	0.2566	0.2073	0.1713	0.1022	0.1053	0.0655	0.1777
5	0.3220	0.2601	0.2150	0.1283	0.1322	0.0821	0.2230
6	0.3919	0.3166	0.2617	0.1562	0.1609	0.1000	0.2714
7	0.4665	0.3769	0.3115	0.1859	0.1915	0.1190	0.3231
8	0.5460	0.4412	0.3646	0.2176	0.2242	0.1393	0.3782
9	0.6307	0.5095	0.4212	0.2513	0.2589	0.1609	0.4368
10	0.7207	0.5823	0.4813	0.2872	0.2959	0.1839	0.4991
11	0.8164	0.6596	0.5452	0.3253	0.3352	0.2083	0.5654
12	0.9181	0.7418	0.6132	0.3659	0.3769	0.2343	0.6359
13	1.0262	0.8291	0.6853	0.4089	0.4213	0.2618	0.7107
14	1.1410	0.9219	0.7620	0.4547	0.4684	0.2911	0.7902
15	1.2629	1.0204	0.8434	0.5033	0.5185	0.3222	0.8747
16	1.3925	1.1251	0.9300	0.5549	0.5717	0.3553	0.9644
17	1.5302	1.2364	1.0219	0.6098	0.6282	0.3904	1.0598
18	1.6767	1.3547	1.1197	0.6681	0.6884	0.4278	1.1612
19	1.8324	1.4805	1.2238	0.7302	0.7523	0.4675	1.2691
20	1.9982	1.6144	1.3344	0.7963	0.8204	0.5098	1.3839
21	2.1746	1.7570	1.4523	0.8666	0.8928	0.5548	1.5061
22	2.3625	1.9088	1.5778	0.9415	0.9700	0.6028	1.6362
23	2.5627	2.0706	1.7115	1.0212	1.0521	0.6539	1.7749
24	2.7761	2.2430	1.8540	1.1063	1.1397	0.7083	1.9227
25	3.0035	2.4267	2.0059	1.1969	1.2331	0.7663	2.0802

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.1022	0.0826	0.0682	0.0407	0.0420	0.0261	0.0708
2	0.1784	0.1441	0.1191	0.0711	0.0732	0.0455	0.1235
3	0.2515	0.2032	0.1680	0.1002	0.1033	0.0642	0.1742
4	0.3301	0.2667	0.2205	0.1316	0.1355	0.0842	0.2286
5	0.4143	0.3347	0.2767	0.1651	0.1701	0.1057	0.2869
6	0.5043	0.4074	0.3368	0.2009	0.2070	0.1287	0.3492
7	0.6003	0.4850	0.4009	0.2392	0.2464	0.1532	0.4157
8	0.7026	0.5677	0.4692	0.2800	0.2885	0.1793	0.4866
9	0.8115	0.6557	0.5420	0.3234	0.3332	0.2071	0.5620
10	0.9274	0.7493	0.6193	0.3696	0.3807	0.2366	0.6423
11	1.0505	0.8488	0.7016	0.4186	0.4313	0.2680	0.7276
12	1.1814	0.9545	0.7890	0.4708	0.4850	0.3014	0.8182
13	1.3204	1.0669	0.8818	0.5262	0.5421	0.3369	0.9145
14	1.4681	1.1862	0.9805	0.5851	0.6028	0.3746	1.0168
15	1.6251	1.3130	1.0853	0.6476	0.6672	0.4146	1.1255
16	1.7918	1.4477	1.1966	0.7140	0.7356	0.4572	1.2410
17	1.9690	1.5909	1.3150	0.7847	0.8084	0.5024	1.3637
18	2.1575	1.7431	1.4408	0.8597	0.8858	0.5505	1.4942
19	2.3579	1.9051	1.5747	0.9396	0.9680	0.6016	1.6330
20	2.5712	2.0774	1.7171	1.0246	1.0556	0.6560	1.7807
21	2.7982	2.2608	1.8687	1.1151	1.1488	0.7139	1.9380
22	3.0400	2.4562	2.0302	1.2114	1.2481	0.7756	2.1054
23	3.2976	2.6643	2.2023	1.3141	1.3539	0.8414	2.2839
24	3.5722	2.8862	2.3856	1.4235	1.4666	0.9114	2.4740
25	3.8648	3.1226	2.5811	1.5401	1.5867	0.9861	2.6767

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0965	0.0780	0.0645	0.0385	0.0396	0.0246	0.0668
2	0.1685	0.1361	0.1125	0.0671	0.0692	0.0430	0.1167
3	0.2376	0.1919	0.1587	0.0947	0.0975	0.0606	0.1645
4	0.3118	0.2519	0.2082	0.1242	0.1280	0.0795	0.2159
5	0.3913	0.3161	0.2613	0.1559	0.1606	0.0998	0.2710
6	0.4762	0.3848	0.3180	0.1898	0.1955	0.1215	0.3298
7	0.5669	0.4580	0.3786	0.2259	0.2327	0.1446	0.3926
8	0.6635	0.5361	0.4431	0.2644	0.2724	0.1693	0.4596
9	0.7664	0.6192	0.5118	0.3054	0.3147	0.1955	0.5308
10	0.8758	0.7076	0.5849	0.3490	0.3596	0.2235	0.6066
11	0.9921	0.8016	0.6626	0.3954	0.4073	0.2531	0.6871
12	1.1157	0.9015	0.7451	0.4446	0.4581	0.2847	0.7727
13	1.2471	1.0076	0.8328	0.4969	0.5120	0.3182	0.8637
14	1.3866	1.1203	0.9260	0.5525	0.5693	0.3538	0.9603
15	1.5347	1.2400	1.0250	0.6116	0.6301	0.3916	1.0629
16	1.6922	1.3672	1.1301	0.6743	0.6947	0.4318	1.1720
17	1.8596	1.5025	1.2419	0.7410	0.7635	0.4745	1.2879
18	2.0375	1.6462	1.3608	0.8120	0.8365	0.5199	1.4112
19	2.2268	1.7992	1.4872	0.8874	0.9142	0.5682	1.5423
20	2.4283	1.9619	1.6217	0.9677	0.9969	0.6196	1.6818
21	2.6427	2.1352	1.7649	1.0531	1.0850	0.6743	1.8303
22	2.8711	2.3197	1.9174	1.1441	1.1787	0.7325	1.9884
23	3.1144	2.5163	2.0799	1.2411	1.2786	0.7946	2.1569
24	3.3736	2.7258	2.2531	1.3444	1.3851	0.8608	2.3365
25	3.6500	2.9491	2.4376	1.4545	1.4985	0.9313	2.5279

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0922	0.0745	0.0616	0.0367	0.0379	0.0235	0.0639
2	0.1610	0.1301	0.1075	0.0641	0.0661	0.0411	0.1115
3	0.2270	0.1834	0.1516	0.0905	0.0932	0.0579	0.1572
4	0.2979	0.2407	0.1990	0.1187	0.1223	0.0760	0.2063
5	0.3739	0.3021	0.2497	0.1490	0.1535	0.0954	0.2589
6	0.4551	0.3677	0.3039	0.1813	0.1868	0.1161	0.3152
7	0.5417	0.4377	0.3618	0.2159	0.2224	0.1382	0.3752
8	0.6341	0.5123	0.4235	0.2527	0.2603	0.1618	0.4391
9	0.7324	0.5917	0.4891	0.2918	0.3007	0.1869	0.5072
10	0.8369	0.6762	0.5589	0.3335	0.3436	0.2135	0.5796
11	0.9481	0.7660	0.6332	0.3778	0.3892	0.2419	0.6566
12	1.0662	0.8614	0.7120	0.4249	0.4377	0.2720	0.7384
13	1.1917	0.9628	0.7958	0.4749	0.4892	0.3040	0.8253
14	1.3250	1.0705	0.8849	0.5280	0.5440	0.3381	0.9176
15	1.4666	1.1849	0.9794	0.5844	0.6021	0.3742	1.0157
16	1.6171	1.3065	1.0799	0.6444	0.6639	0.4126	1.1199
17	1.7770	1.4357	1.1867	0.7081	0.7296	0.4534	1.2307
18	1.9470	1.5731	1.3003	0.7759	0.7994	0.4968	1.3485
19	2.1279	1.7193	1.4211	0.8480	0.8736	0.5429	1.4737
20	2.3204	1.8748	1.5497	0.9247	0.9527	0.5920	1.6071
21	2.5253	2.0403	1.6865	1.0063	1.0368	0.6443	1.7490
22	2.7435	2.2167	1.8322	1.0933	1.1264	0.7000	1.9001
23	2.9760	2.4045	1.9875	1.1859	1.2218	0.7593	2.0611
24	3.2238	2.6047	2.1530	1.2847	1.3235	0.8225	2.2327
25	3.4879	2.8181	2.3293	1.3899	1.4320	0.8899	2.4156

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0883	0.0713	0.0590	0.0352	0.0363	0.0225	0.0612
2	0.1541	0.1245	0.1029	0.0614	0.0633	0.0393	0.1067
3	0.2174	0.1756	0.1452	0.0866	0.0892	0.0555	0.1505
4	0.2853	0.2305	0.1905	0.1137	0.1171	0.0728	0.1976
5	0.3580	0.2892	0.2391	0.1427	0.1470	0.0913	0.2479
6	0.4357	0.3520	0.2910	0.1736	0.1789	0.1112	0.3018
7	0.5187	0.4191	0.3464	0.2067	0.2129	0.1323	0.3592
8	0.6071	0.4905	0.4054	0.2419	0.2492	0.1549	0.4205
9	0.7012	0.5666	0.4683	0.2794	0.2879	0.1789	0.4856
10	0.8013	0.6474	0.5352	0.3193	0.3290	0.2045	0.5550
11	0.9078	0.7334	0.6062	0.3617	0.3727	0.2316	0.6287
12	1.0208	0.8248	0.6818	0.4068	0.4191	0.2605	0.7070
13	1.1410	0.9219	0.7620	0.4547	0.4684	0.2911	0.7902
14	1.2686	1.0250	0.8472	0.5055	0.5208	0.3237	0.8786
15	1.4042	1.1345	0.9378	0.5596	0.5765	0.3583	0.9725
16	1.5483	1.2509	1.0340	0.6170	0.6357	0.3950	1.0723
17	1.7014	1.3747	1.1363	0.6780	0.6985	0.4341	1.1784
18	1.8642	1.5062	1.2450	0.7429	0.7654	0.4756	1.2911
19	2.0374	1.6461	1.3607	0.8119	0.8365	0.5198	1.4111
20	2.2217	1.7950	1.4837	0.8853	0.9121	0.5669	1.5387
21	2.4179	1.9536	1.6148	0.9635	0.9927	0.6169	1.6746
22	2.6269	2.1224	1.7543	1.0468	1.0785	0.6702	1.8193
23	2.8495	2.3022	1.9030	1.1355	1.1699	0.7270	1.9735
24	3.0867	2.4939	2.0614	1.2300	1.2673	0.7875	2.1378
25	3.3396	2.6982	2.2303	1.3308	1.3711	0.8521	2.3129

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0847	0.0684	0.0566	0.0338	0.0348	0.0216	0.0587
2	0.1478	0.1194	0.0987	0.0589	0.0607	0.0377	0.1024
3	0.2085	0.1685	0.1392	0.0831	0.0856	0.0532	0.1444
4	0.2736	0.2211	0.1827	0.1090	0.1123	0.0698	0.1895
5	0.3434	0.2774	0.2293	0.1368	0.1410	0.0876	0.2378
6	0.4180	0.3377	0.2791	0.1666	0.1716	0.1066	0.2895
7	0.4975	0.4020	0.3323	0.1983	0.2043	0.1269	0.3446
8	0.5823	0.4705	0.3889	0.2321	0.2391	0.1486	0.4033
9	0.6726	0.5434	0.4492	0.2680	0.2761	0.1716	0.4658
10	0.7686	0.6210	0.5133	0.3063	0.3156	0.1961	0.5323
11	0.8707	0.7035	0.5815	0.3470	0.3575	0.2222	0.6030
12	0.9792	0.7911	0.6539	0.3902	0.4020	0.2498	0.6782
13	1.0944	0.8843	0.7309	0.4361	0.4493	0.2792	0.7580
14	1.2169	0.9832	0.8127	0.4849	0.4996	0.3105	0.8428
15	1.3469	1.0883	0.8995	0.5367	0.5530	0.3437	0.9328
16	1.4851	1.1999	0.9918	0.5918	0.6097	0.3789	1.0286
17	1.6320	1.3186	1.0899	0.6504	0.6700	0.4164	1.1303
18	1.7882	1.4448	1.1942	0.7126	0.7341	0.4562	1.2385
19	1.9543	1.5790	1.3052	0.7788	0.8024	0.4986	1.3535
20	2.1311	1.7218	1.4232	0.8492	0.8749	0.5437	1.4759
21	2.3193	1.8739	1.5489	0.9242	0.9522	0.5917	1.6063
22	2.5197	2.0358	1.6827	1.0041	1.0345	0.6429	1.7451
23	2.7332	2.2083	1.8253	1.0892	1.1221	0.6974	1.8930
24	2.9608	2.3922	1.9773	1.1799	1.2156	0.7554	2.0506
25	3.2033	2.5881	2.1393	1.2765	1.3151	0.8173	2.2185

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0818	0.0661	0.0547	0.0326	0.0336	0.0209	0.0567
2	0.1428	0.1154	0.0954	0.0569	0.0586	0.0364	0.0989
3	0.2015	0.1628	0.1345	0.0803	0.0827	0.0514	0.1395
4	0.2644	0.2136	0.1766	0.1054	0.1085	0.0675	0.1831
5	0.3318	0.2681	0.2216	0.1322	0.1362	0.0847	0.2298
6	0.4038	0.3263	0.2697	0.1609	0.1658	0.1030	0.2797
7	0.4807	0.3884	0.3210	0.1916	0.1974	0.1227	0.3329
8	0.5627	0.4546	0.3758	0.2242	0.2310	0.1436	0.3897
9	0.6499	0.5251	0.4340	0.2590	0.2668	0.1658	0.4501
10	0.7427	0.6001	0.4960	0.2960	0.3049	0.1895	0.5144
11	0.8413	0.6798	0.5619	0.3353	0.3454	0.2147	0.5827
12	0.9461	0.7644	0.6319	0.3770	0.3884	0.2414	0.6553
13	1.0575	0.8544	0.7062	0.4214	0.4342	0.2698	0.7324
14	1.1758	0.9500	0.7852	0.4685	0.4827	0.3000	0.8143
15	1.3014	1.0515	0.8692	0.5186	0.5343	0.3321	0.9013
16	1.4350	1.1594	0.9583	0.5718	0.5891	0.3661	0.9938
17	1.5769	1.2741	1.0531	0.6284	0.6474	0.4023	1.0921
18	1.7278	1.3960	1.1539	0.6885	0.7094	0.4408	1.1966
19	1.8883	1.5257	1.2611	0.7525	0.7753	0.4818	1.3078
20	2.0591	1.6637	1.3752	0.8206	0.8454	0.5254	1.4261
21	2.2410	1.8106	1.4966	0.8930	0.9200	0.5718	1.5520
22	2.4346	1.9671	1.6259	0.9702	0.9995	0.6212	1.6862
23	2.6409	2.1338	1.7637	1.0524	1.0843	0.6738	1.8291
24	2.8608	2.3114	1.9106	1.1400	1.1745	0.7299	1.9813
25	3.0952	2.5008	2.0671	1.2334	1.2707	0.7897	2.1436

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0792	0.0640	0.0529	0.0315	0.0325	0.0202	0.0548
2	0.1382	0.1116	0.0923	0.0551	0.0567	0.0353	0.0957
3	0.1949	0.1574	0.1301	0.0777	0.0800	0.0497	0.1350
4	0.2557	0.2066	0.1708	0.1019	0.1050	0.0653	0.1771
5	0.3210	0.2593	0.2143	0.1279	0.1318	0.0819	0.2223
6	0.3906	0.3156	0.2609	0.1557	0.1604	0.0997	0.2706
7	0.4650	0.3757	0.3106	0.1853	0.1909	0.1186	0.3221
8	0.5443	0.4398	0.3635	0.2169	0.2235	0.1389	0.3770
9	0.6287	0.5079	0.4199	0.2505	0.2581	0.1604	0.4354
10	0.7184	0.5805	0.4798	0.2863	0.2950	0.1833	0.4976
11	0.8138	0.6576	0.5435	0.3243	0.3341	0.2076	0.5637
12	0.9152	0.7395	0.6112	0.3647	0.3758	0.2335	0.6339
13	1.0230	0.8265	0.6832	0.4076	0.4200	0.2610	0.7085
14	1.1374	0.9190	0.7596	0.4532	0.4670	0.2902	0.7877
15	1.2589	1.0172	0.8408	0.5017	0.5169	0.3212	0.8719
16	1.3881	1.1215	0.9270	0.5532	0.5699	0.3542	0.9614
17	1.5254	1.2325	1.0187	0.6079	0.6263	0.3892	1.0565
18	1.6714	1.3504	1.1162	0.6660	0.6862	0.4264	1.1576
19	1.8267	1.4759	1.2199	0.7279	0.7499	0.4661	1.2651
20	1.9919	1.6094	1.3303	0.7938	0.8178	0.5082	1.3795
21	2.1678	1.7515	1.4477	0.8639	0.8900	0.5531	1.5013
22	2.3551	1.9028	1.5728	0.9385	0.9669	0.6009	1.6311
23	2.5547	2.0641	1.7061	1.0180	1.0488	0.6518	1.7693
24	2.7674	2.2359	1.8482	1.1028	1.1362	0.7061	1.9166
25	2.9941	2.4191	1.9996	1.1931	1.2292	0.7639	2.0736

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0767	0.0619	0.0512	0.0305	0.0315	0.0196	0.0531
2	0.1338	0.1081	0.0894	0.0533	0.0549	0.0341	0.0927
3	0.1887	0.1525	0.1260	0.0752	0.0775	0.0481	0.1307
4	0.2477	0.2001	0.1654	0.0987	0.1017	0.0632	0.1715
5	0.3108	0.2511	0.2076	0.1239	0.1276	0.0793	0.2153
6	0.3783	0.3056	0.2526	0.1507	0.1553	0.0965	0.2620
7	0.4503	0.3638	0.3007	0.1795	0.1849	0.1149	0.3119
8	0.5271	0.4259	0.3520	0.2100	0.2164	0.1345	0.3650
9	0.6088	0.4919	0.4066	0.2426	0.2499	0.1553	0.4216
10	0.6957	0.5621	0.4646	0.2772	0.2856	0.1775	0.4818
11	0.7881	0.6368	0.5263	0.3141	0.3236	0.2011	0.5458
12	0.8863	0.7161	0.5919	0.3532	0.3639	0.2261	0.6138
13	0.9906	0.8004	0.6616	0.3948	0.4067	0.2527	0.6861
14	1.1014	0.8899	0.7356	0.4389	0.4522	0.2810	0.7628
15	1.2191	0.9850	0.8142	0.4858	0.5005	0.3110	0.8443
16	1.3442	1.0861	0.8977	0.5357	0.5519	0.3430	0.9310
17	1.4772	1.1935	0.9865	0.5886	0.6065	0.3769	1.0230
18	1.6185	1.3077	1.0809	0.6450	0.6645	0.4130	1.1209
19	1.7689	1.4292	1.1813	0.7049	0.7262	0.4513	1.2251
20	1.9289	1.5585	1.2882	0.7687	0.7919	0.4921	1.3359
21	2.0992	1.6961	1.4019	0.8365	0.8618	0.5356	1.4539
22	2.2806	1.8426	1.5231	0.9088	0.9363	0.5819	1.5795
23	2.4739	1.9988	1.6522	0.9858	1.0157	0.6312	1.7134
24	2.6799	2.1652	1.7897	1.0679	1.1002	0.6837	1.8560
25	2.8994	2.3426	1.9363	1.1554	1.1904	0.7398	2.0080

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0743	0.0600	0.0496	0.0296	0.0305	0.0190	0.0515
2	0.1297	0.1048	0.0866	0.0517	0.0533	0.0331	0.0898
3	0.1829	0.1478	0.1222	0.0729	0.0751	0.0467	0.1267
4	0.2401	0.1940	0.1603	0.0957	0.0986	0.0613	0.1663
5	0.3013	0.2434	0.2012	0.1201	0.1237	0.0769	0.2087
6	0.3667	0.2963	0.2449	0.1461	0.1505	0.0936	0.2540
7	0.4365	0.3527	0.2915	0.1740	0.1792	0.1114	0.3023
8	0.5109	0.4128	0.3412	0.2036	0.2098	0.1304	0.3539
9	0.5901	0.4768	0.3941	0.2352	0.2423	0.1506	0.4087
10	0.6744	0.5449	0.4504	0.2687	0.2769	0.1721	0.4671
11	0.7639	0.6172	0.5102	0.3044	0.3136	0.1949	0.5291
12	0.8591	0.6941	0.5738	0.3424	0.3527	0.2192	0.5950
13	0.9602	0.7758	0.6413	0.3826	0.3942	0.2450	0.6650
14	1.0676	0.8626	0.7130	0.4255	0.4383	0.2724	0.7394
15	1.1817	0.9548	0.7892	0.4709	0.4852	0.3015	0.8185
16	1.3030	1.0528	0.8702	0.5192	0.5350	0.3325	0.9024
17	1.4319	1.1569	0.9563	0.5706	0.5879	0.3653	0.9917
18	1.5689	1.2676	1.0478	0.6252	0.6441	0.4003	1.0866
19	1.7147	1.3854	1.1451	0.6833	0.7040	0.4375	1.1875
20	1.8697	1.5107	1.2487	0.7451	0.7676	0.4771	1.2949
21	2.0349	1.6441	1.3590	0.8109	0.8354	0.5192	1.4093
22	2.2107	1.7862	1.4764	0.8810	0.9076	0.5640	1.5311
23	2.3980	1.9375	1.6015	0.9556	0.9845	0.6118	1.6608
24	2.5977	2.0988	1.7348	1.0352	1.0665	0.6628	1.7991
25	2.8105	2.2708	1.8770	1.1200	1.1539	0.7171	1.9465

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 10% to 14%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0721	0.0583	0.0482	0.0287	0.0296	0.0184	0.0499
2	0.1259	0.1017	0.0840	0.0502	0.0517	0.0321	0.0872
3	0.1775	0.1434	0.1185	0.0707	0.0729	0.0453	0.1229
4	0.2329	0.1882	0.1556	0.0928	0.0956	0.0594	0.1613
5	0.2923	0.2362	0.1952	0.1165	0.1200	0.0746	0.2024
6	0.3558	0.2875	0.2376	0.1418	0.1461	0.0908	0.2464
7	0.4235	0.3422	0.2829	0.1688	0.1739	0.1081	0.2933
8	0.4957	0.4005	0.3311	0.1975	0.2035	0.1265	0.3433
9	0.5726	0.4626	0.3824	0.2282	0.2351	0.1461	0.3966
10	0.6543	0.5287	0.4370	0.2607	0.2686	0.1669	0.4532
11	0.7412	0.5989	0.4950	0.2954	0.3043	0.1891	0.5134
12	0.8336	0.6735	0.5567	0.3322	0.3422	0.2127	0.5773
13	0.9317	0.7527	0.6222	0.3713	0.3825	0.2377	0.6452
14	1.0359	0.8369	0.6918	0.4128	0.4253	0.2643	0.7174
15	1.1466	0.9264	0.7657	0.4569	0.4707	0.2925	0.7941
16	1.2642	1.0215	0.8443	0.5038	0.5190	0.3226	0.8756
17	1.3893	1.1225	0.9278	0.5536	0.5704	0.3545	0.9622
18	1.5222	1.2299	1.0166	0.6066	0.6250	0.3884	1.0543
19	1.6636	1.3442	1.1110	0.6630	0.6830	0.4245	1.1522
20	1.8141	1.4657	1.2115	0.7229	0.7448	0.4629	1.2564
21	1.9743	1.5952	1.3185	0.7868	0.8106	0.5037	1.3674
22	2.1449	1.7330	1.4325	0.8548	0.8806	0.5473	1.4855
23	2.3267	1.8799	1.5539	0.9272	0.9552	0.5936	1.6114
24	2.5204	2.0364	1.6832	1.0044	1.0348	0.6431	1.7456
25	2.7269	2.2032	1.8211	1.0867	1.1195	0.6957	1.8886

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 75%

Deductible: 15% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0634	0.0512	0.0423	0.0253	0.0260	0.0162	0.0439
2	0.1107	0.0894	0.0739	0.0441	0.0454	0.0282	0.0766
3	0.1561	0.1261	0.1042	0.0622	0.0641	0.0398	0.1081
4	0.2048	0.1655	0.1368	0.0816	0.0841	0.0523	0.1419
5	0.2570	0.2077	0.1717	0.1024	0.1055	0.0656	0.1780
6	0.3129	0.2528	0.2089	0.1247	0.1284	0.0798	0.2167
7	0.3724	0.3009	0.2487	0.1484	0.1529	0.0950	0.2579
8	0.4359	0.3522	0.2911	0.1737	0.1790	0.1112	0.3019
9	0.5035	0.4068	0.3363	0.2006	0.2067	0.1285	0.3487
10	0.5754	0.4649	0.3843	0.2293	0.2362	0.1468	0.3985
11	0.6518	0.5266	0.4353	0.2597	0.2676	0.1663	0.4514
12	0.7330	0.5922	0.4895	0.2921	0.3009	0.1870	0.5077
13	0.8193	0.6619	0.5471	0.3265	0.3364	0.2090	0.5674
14	0.9109	0.7360	0.6083	0.3630	0.3740	0.2324	0.6309
15	1.0083	0.8146	0.6734	0.4018	0.4139	0.2572	0.6983
16	1.1117	0.8982	0.7424	0.4430	0.4564	0.2836	0.7699
17	1.2217	0.9871	0.8159	0.4868	0.5016	0.3117	0.8461
18	1.3386	1.0815	0.8940	0.5334	0.5496	0.3415	0.9271
19	1.4629	1.1820	0.9770	0.5830	0.6006	0.3733	1.0132
20	1.5953	1.2889	1.0654	0.6357	0.6549	0.4070	1.1048
21	1.7361	1.4027	1.1595	0.6918	0.7128	0.4430	1.2024
22	1.8862	1.5239	1.2596	0.7516	0.7744	0.4812	1.3063
23	2.0460	1.6531	1.3664	0.8153	0.8400	0.5220	1.4170
24	2.2163	1.7907	1.4802	0.8832	0.9099	0.5655	1.5350
25	2.3979	1.9374	1.6014	0.9556	0.9845	0.6118	1.6607

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$0

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0667	0.0539	0.0445	0.0266	0.0274	0.0170	0.0462
2	0.1164	0.0941	0.0778	0.0464	0.0478	0.0297	0.0806
3	0.1642	0.1327	0.1097	0.0654	0.0674	0.0419	0.1137
4	0.2155	0.1741	0.1439	0.0859	0.0885	0.0550	0.1492
5	0.2704	0.2185	0.1806	0.1078	0.1110	0.0690	0.1873
6	0.3292	0.2659	0.2198	0.1312	0.1351	0.0840	0.2280
7	0.3918	0.3166	0.2617	0.1561	0.1609	0.1000	0.2714
8	0.4586	0.3705	0.3063	0.1828	0.1883	0.1170	0.3176
9	0.5297	0.4280	0.3538	0.2111	0.2175	0.1352	0.3669
10	0.6054	0.4891	0.4043	0.2412	0.2485	0.1545	0.4193
11	0.6857	0.5541	0.4580	0.2733	0.2815	0.1750	0.4749
12	0.7712	0.6231	0.5150	0.3073	0.3166	0.1968	0.5341
13	0.8619	0.6964	0.5756	0.3435	0.3539	0.2199	0.5970
14	0.9584	0.7743	0.6400	0.3819	0.3935	0.2445	0.6637
15	1.0608	0.8571	0.7084	0.4227	0.4355	0.2707	0.7347
16	1.1696	0.9450	0.7811	0.4661	0.4802	0.2984	0.8101
17	1.2853	1.0385	0.8584	0.5122	0.5277	0.3279	0.8902
18	1.4083	1.1378	0.9405	0.5612	0.5782	0.3593	0.9754
19	1.5391	1.2436	1.0279	0.6133	0.6319	0.3927	1.0660
20	1.6784	1.3560	1.1209	0.6688	0.6891	0.4282	1.1624
21	1.8266	1.4758	1.2199	0.7279	0.7499	0.4660	1.2650
22	1.9844	1.6033	1.3253	0.7908	0.8147	0.5063	1.3744
23	2.1526	1.7392	1.4376	0.8578	0.8838	0.5492	1.4908
24	2.3318	1.8840	1.5573	0.9292	0.9573	0.5949	1.6149
25	2.5228	2.0383	1.6848	1.0053	1.0358	0.6437	1.7472

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$1 - \$500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0605	0.0489	0.0404	0.0241	0.0248	0.0154	0.0419
2	0.1056	0.0853	0.0705	0.0421	0.0433	0.0269	0.0731
3	0.1489	0.1203	0.0994	0.0593	0.0611	0.0380	0.1031
4	0.1954	0.1579	0.1305	0.0779	0.0802	0.0498	0.1353
5	0.2452	0.1981	0.1637	0.0977	0.1007	0.0626	0.1698
6	0.2984	0.2411	0.1993	0.1189	0.1225	0.0761	0.2067
7	0.3553	0.2870	0.2373	0.1416	0.1459	0.0906	0.2460
8	0.4158	0.3360	0.2777	0.1657	0.1707	0.1061	0.2880
9	0.4803	0.3880	0.3207	0.1914	0.1972	0.1225	0.3326
10	0.5488	0.4434	0.3665	0.2187	0.2253	0.1400	0.3801
11	0.6217	0.5023	0.4152	0.2478	0.2553	0.1586	0.4306
12	0.6992	0.5649	0.4669	0.2786	0.2871	0.1784	0.4842
13	0.7815	0.6314	0.5219	0.3114	0.3208	0.1994	0.5412
14	0.8689	0.7020	0.5803	0.3463	0.3567	0.2217	0.6018
15	0.9618	0.7771	0.6423	0.3833	0.3949	0.2454	0.6661
16	1.0604	0.8568	0.7082	0.4226	0.4354	0.2706	0.7344
17	1.1653	0.9415	0.7783	0.4644	0.4784	0.2973	0.8071
18	1.2769	1.0316	0.8527	0.5088	0.5242	0.3258	0.8843
19	1.3955	1.1275	0.9319	0.5561	0.5729	0.3560	0.9665
20	1.5217	1.2295	1.0162	0.6064	0.6247	0.3882	1.0539
21	1.6561	1.3380	1.1060	0.6599	0.6799	0.4225	1.1470
22	1.7992	1.4537	1.2016	0.7170	0.7387	0.4590	1.2461
23	1.9517	1.5768	1.3034	0.7777	0.8013	0.4979	1.3517
24	2.1141	1.7081	1.4119	0.8425	0.8680	0.5394	1.4642
25	2.2873	1.8481	1.5276	0.9115	0.9391	0.5836	1.5841

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: \$501 - \$1,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0568	0.0459	0.0379	0.0226	0.0233	0.0145	0.0393
2	0.0991	0.0801	0.0662	0.0395	0.0407	0.0253	0.0686
3	0.1397	0.1129	0.0933	0.0557	0.0574	0.0357	0.0968
4	0.1834	0.1482	0.1225	0.0731	0.0753	0.0468	0.1270
5	0.2301	0.1859	0.1537	0.0917	0.0945	0.0587	0.1594
6	0.2801	0.2263	0.1871	0.1116	0.1150	0.0715	0.1940
7	0.3334	0.2694	0.2227	0.1329	0.1369	0.0851	0.2309
8	0.3903	0.3153	0.2606	0.1555	0.1602	0.0996	0.2703
9	0.4508	0.3642	0.3010	0.1796	0.1851	0.1150	0.3122
10	0.5151	0.4162	0.3440	0.2053	0.2115	0.1314	0.3568
11	0.5835	0.4715	0.3897	0.2325	0.2396	0.1489	0.4042
12	0.6562	0.5302	0.4383	0.2615	0.2694	0.1674	0.4545
13	0.7335	0.5926	0.4898	0.2923	0.3011	0.1871	0.5080
14	0.8155	0.6589	0.5446	0.3250	0.3348	0.2081	0.5648
15	0.9027	0.7293	0.6028	0.3597	0.3706	0.2303	0.6252
16	0.9953	0.8042	0.6647	0.3966	0.4086	0.2539	0.6893
17	1.0937	0.8837	0.7304	0.4359	0.4490	0.2791	0.7575
18	1.1984	0.9683	0.8003	0.4776	0.4920	0.3058	0.8300
19	1.3098	1.0582	0.8747	0.5219	0.5377	0.3342	0.9071
20	1.4282	1.1539	0.9538	0.5691	0.5864	0.3644	0.9892
21	1.5543	1.2558	1.0380	0.6194	0.6381	0.3966	1.0765
22	1.6887	1.3644	1.1278	0.6729	0.6933	0.4308	1.1695
23	1.8318	1.4800	1.2233	0.7300	0.7520	0.4674	1.2686
24	1.9843	1.6032	1.3252	0.7907	0.8147	0.5063	1.3743
25	2.1468	1.7345	1.4337	0.8555	0.8814	0.5477	1.4868

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

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

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0515	0.0416	0.0344	0.0205	0.0211	0.0131	0.0357
2	0.0899	0.0726	0.0600	0.0358	0.0369	0.0229	0.0623
3	0.1268	0.1024	0.0847	0.0505	0.0520	0.0323	0.0878
4	0.1664	0.1344	0.1111	0.0663	0.0683	0.0424	0.1152
5	0.2088	0.1687	0.1394	0.0832	0.0857	0.0533	0.1446
6	0.2541	0.2053	0.1697	0.1013	0.1043	0.0648	0.1760
7	0.3025	0.2444	0.2020	0.1205	0.1242	0.0772	0.2095
8	0.3541	0.2861	0.2365	0.1411	0.1454	0.0903	0.2452
9	0.4090	0.3304	0.2731	0.1630	0.1679	0.1043	0.2832
10	0.4673	0.3776	0.3121	0.1862	0.1919	0.1192	0.3237
11	0.5294	0.4277	0.3536	0.2110	0.2174	0.1351	0.3667
12	0.5954	0.4810	0.3976	0.2372	0.2444	0.1519	0.4123
13	0.6654	0.5376	0.4444	0.2652	0.2732	0.1698	0.4609
14	0.7399	0.5978	0.4941	0.2948	0.3038	0.1888	0.5124
15	0.8189	0.6617	0.5469	0.3263	0.3362	0.2089	0.5672
16	0.9030	0.7296	0.6030	0.3598	0.3707	0.2304	0.6254
17	0.9923	0.8017	0.6627	0.3954	0.4074	0.2532	0.6872
18	1.0872	0.8784	0.7261	0.4333	0.4464	0.2774	0.7530
19	1.1882	0.9600	0.7935	0.4735	0.4878	0.3032	0.8229
20	1.2957	1.0469	0.8653	0.5163	0.5320	0.3306	0.8974
21	1.4101	1.1393	0.9417	0.5619	0.5789	0.3598	0.9766
22	1.5320	1.2378	1.0231	0.6105	0.6290	0.3909	1.0610
23	1.6618	1.3427	1.1098	0.6622	0.6823	0.4240	1.1509
24	1.8002	1.4545	1.2022	0.7174	0.7391	0.4593	1.2468
25	1.9476	1.5736	1.3007	0.7761	0.7996	0.4969	1.3489

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: Greater Than \$2,500

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0476	0.0385	0.0318	0.0190	0.0196	0.0122	0.0330
2	0.0832	0.0672	0.0555	0.0331	0.0341	0.0212	0.0576
3	0.1173	0.0948	0.0783	0.0467	0.0482	0.0299	0.0812
4	0.1539	0.1244	0.1028	0.0613	0.0632	0.0393	0.1066
5	0.1932	0.1561	0.1290	0.0770	0.0793	0.0493	0.1338
6	0.2351	0.1900	0.1570	0.0937	0.0965	0.0600	0.1628
7	0.2799	0.2261	0.1869	0.1115	0.1149	0.0714	0.1939
8	0.3276	0.2647	0.2188	0.1306	0.1345	0.0836	0.2269
9	0.3784	0.3057	0.2527	0.1508	0.1554	0.0965	0.2621
10	0.4324	0.3494	0.2888	0.1723	0.1775	0.1103	0.2995
11	0.4898	0.3958	0.3271	0.1952	0.2011	0.1250	0.3393
12	0.5509	0.4451	0.3679	0.2195	0.2262	0.1406	0.3815
13	0.6157	0.4975	0.4112	0.2454	0.2528	0.1571	0.4264
14	0.6846	0.5531	0.4572	0.2728	0.2811	0.1747	0.4741
15	0.7577	0.6122	0.5061	0.3020	0.3111	0.1933	0.5248
16	0.8355	0.6750	0.5580	0.3329	0.3430	0.2132	0.5786
17	0.9181	0.7418	0.6132	0.3659	0.3769	0.2343	0.6359
18	1.0060	0.8128	0.6718	0.4009	0.4130	0.2567	0.6967
19	1.0994	0.8883	0.7343	0.4381	0.4514	0.2805	0.7615
20	1.1989	0.9687	0.8007	0.4778	0.4922	0.3059	0.8303
21	1.3048	1.0542	0.8714	0.5199	0.5357	0.3329	0.9037
22	1.4175	1.1453	0.9467	0.5649	0.5820	0.3617	0.9817
23	1.5376	1.2424	1.0269	0.6127	0.6313	0.3923	1.0649
24	1.6657	1.3458	1.1124	0.6638	0.6838	0.4250	1.1536
25	1.8021	1.4560	1.2035	0.7181	0.7399	0.4598	1.2481

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 1%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0613	0.0495	0.0409	0.0244	0.0252	0.0156	0.0425
2	0.1070	0.0865	0.0715	0.0426	0.0439	0.0273	0.0741
3	0.1509	0.1219	0.1008	0.0601	0.0620	0.0385	0.1045
4	0.1981	0.1600	0.1323	0.0789	0.0813	0.0505	0.1372
5	0.2486	0.2008	0.1660	0.0991	0.1021	0.0634	0.1722
6	0.3026	0.2445	0.2021	0.1206	0.1242	0.0772	0.2095
7	0.3602	0.2910	0.2405	0.1435	0.1479	0.0919	0.2494
8	0.4216	0.3406	0.2815	0.1680	0.1731	0.1076	0.2920
9	0.4869	0.3934	0.3252	0.1940	0.1999	0.1242	0.3372
10	0.5564	0.4496	0.3716	0.2217	0.2284	0.1420	0.3854
11	0.6303	0.5093	0.4210	0.2512	0.2588	0.1608	0.4365
12	0.7088	0.5727	0.4734	0.2825	0.2910	0.1809	0.4909
13	0.7923	0.6401	0.5291	0.3157	0.3253	0.2021	0.5487
14	0.8809	0.7117	0.5883	0.3510	0.3617	0.2248	0.6101
15	0.9750	0.7878	0.6512	0.3886	0.4003	0.2488	0.6753
16	1.0751	0.8686	0.7180	0.4284	0.4414	0.2743	0.7446
17	1.1814	0.9545	0.7890	0.4708	0.4850	0.3014	0.8182
18	1.2945	1.0459	0.8645	0.5158	0.5315	0.3303	0.8965
19	1.4147	1.1430	0.9448	0.5638	0.5808	0.3610	0.9798
20	1.5427	1.2464	1.0303	0.6148	0.6334	0.3936	1.0684
21	1.6789	1.3565	1.1212	0.6690	0.6893	0.4284	1.1628
22	1.8240	1.4737	1.2181	0.7269	0.7489	0.4654	1.2633
23	1.9786	1.5986	1.3214	0.7885	0.8123	0.5048	1.3703
24	2.1433	1.7317	1.4314	0.8541	0.8799	0.5468	1.4844
25	2.3189	1.8736	1.5486	0.9241	0.9520	0.5916	1.6060

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 2%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0579	0.0468	0.0387	0.0231	0.0238	0.0148	0.0401
2	0.1011	0.0817	0.0675	0.0403	0.0415	0.0258	0.0700
3	0.1425	0.1152	0.0952	0.0568	0.0585	0.0364	0.0987
4	0.1871	0.1511	0.1249	0.0745	0.0768	0.0477	0.1296
5	0.2348	0.1897	0.1568	0.0936	0.0964	0.0599	0.1626
6	0.2857	0.2309	0.1908	0.1139	0.1173	0.0729	0.1979
7	0.3401	0.2748	0.2272	0.1355	0.1396	0.0868	0.2356
8	0.3981	0.3217	0.2659	0.1587	0.1635	0.1016	0.2757
9	0.4598	0.3715	0.3071	0.1832	0.1888	0.1173	0.3185
10	0.5255	0.4246	0.3509	0.2094	0.2157	0.1341	0.3639
11	0.5953	0.4810	0.3976	0.2372	0.2444	0.1519	0.4123
12	0.6694	0.5409	0.4471	0.2668	0.2748	0.1708	0.4636
13	0.7482	0.6045	0.4997	0.2982	0.3072	0.1909	0.5182
14	0.8319	0.6722	0.5556	0.3315	0.3416	0.2123	0.5762
15	0.9208	0.7440	0.6150	0.3670	0.3781	0.2349	0.6378
16	1.0153	0.8203	0.6781	0.4046	0.4168	0.2591	0.7032
17	1.1158	0.9015	0.7451	0.4446	0.4581	0.2847	0.7727
18	1.2225	0.9877	0.8165	0.4872	0.5019	0.3119	0.8467
19	1.3361	1.0795	0.8923	0.5324	0.5485	0.3409	0.9254
20	1.4570	1.1772	0.9730	0.5806	0.5982	0.3717	1.0091
21	1.5856	1.2811	1.0589	0.6319	0.6510	0.4046	1.0982
22	1.7226	1.3918	1.1504	0.6865	0.7072	0.4395	1.1931
23	1.8686	1.5098	1.2479	0.7446	0.7672	0.4768	1.2942
24	2.0242	1.6355	1.3518	0.8066	0.8310	0.5165	1.4019
25	2.1900	1.7694	1.4626	0.8727	0.8991	0.5588	1.5167

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 3%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0553	0.0447	0.0370	0.0220	0.0227	0.0141	0.0383
2	0.0966	0.0780	0.0645	0.0385	0.0397	0.0246	0.0669
3	0.1362	0.1101	0.0910	0.0543	0.0559	0.0348	0.0943
4	0.1788	0.1444	0.1194	0.0712	0.0734	0.0456	0.1238
5	0.2243	0.1812	0.1498	0.0894	0.0921	0.0572	0.1554
6	0.2730	0.2206	0.1824	0.1088	0.1121	0.0697	0.1891
7	0.3250	0.2626	0.2171	0.1295	0.1334	0.0829	0.2251
8	0.3804	0.3074	0.2541	0.1516	0.1562	0.0971	0.2635
9	0.4394	0.3550	0.2935	0.1751	0.1804	0.1121	0.3043
10	0.5022	0.4057	0.3354	0.2001	0.2062	0.1281	0.3478
11	0.5688	0.4596	0.3799	0.2267	0.2335	0.1451	0.3940
12	0.6397	0.5169	0.4272	0.2549	0.2626	0.1632	0.4430
13	0.7150	0.5777	0.4775	0.2849	0.2935	0.1824	0.4952
14	0.7950	0.6423	0.5309	0.3168	0.3264	0.2028	0.5506
15	0.8799	0.7110	0.5877	0.3507	0.3613	0.2245	0.6094
16	0.9702	0.7839	0.6480	0.3866	0.3983	0.2475	0.6720
17	1.0662	0.8614	0.7120	0.4249	0.4377	0.2720	0.7384
18	1.1682	0.9439	0.7802	0.4655	0.4796	0.2981	0.8091
19	1.2768	1.0316	0.8527	0.5088	0.5242	0.3258	0.8842
20	1.3922	1.1249	0.9298	0.5548	0.5716	0.3552	0.9642
21	1.5152	1.2242	1.0119	0.6038	0.6221	0.3866	1.0494
22	1.6461	1.3300	1.0993	0.6560	0.6758	0.4200	1.1401
23	1.7856	1.4427	1.1925	0.7116	0.7331	0.4556	1.2367
24	1.9343	1.5628	1.2918	0.7708	0.7941	0.4935	1.3396
25	2.0927	1.6908	1.3976	0.8339	0.8592	0.5339	1.4494

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 4%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0530	0.0428	0.0354	0.0211	0.0218	0.0135	0.0367
2	0.0925	0.0747	0.0618	0.0369	0.0380	0.0236	0.0640
3	0.1304	0.1054	0.0871	0.0520	0.0535	0.0333	0.0903
4	0.1712	0.1383	0.1143	0.0682	0.0703	0.0437	0.1185
5	0.2148	0.1735	0.1434	0.0856	0.0882	0.0548	0.1488
6	0.2614	0.2112	0.1746	0.1042	0.1073	0.0667	0.1811
7	0.3112	0.2514	0.2078	0.1240	0.1278	0.0794	0.2155
8	0.3643	0.2943	0.2433	0.1452	0.1495	0.0929	0.2523
9	0.4207	0.3399	0.2810	0.1677	0.1727	0.1073	0.2914
10	0.4808	0.3885	0.3211	0.1916	0.1974	0.1227	0.3330
11	0.5447	0.4401	0.3637	0.2170	0.2236	0.1390	0.3772
12	0.6125	0.4949	0.4091	0.2441	0.2515	0.1563	0.4242
13	0.6846	0.5531	0.4572	0.2728	0.2811	0.1747	0.4741
14	0.7612	0.6150	0.5083	0.3033	0.3125	0.1942	0.5272
15	0.8425	0.6807	0.5627	0.3357	0.3459	0.2150	0.5835
16	0.9290	0.7506	0.6204	0.3702	0.3814	0.2370	0.6434
17	1.0208	0.8248	0.6818	0.4068	0.4191	0.2605	0.7070
18	1.1185	0.9037	0.7470	0.4457	0.4592	0.2854	0.7747
19	1.2225	0.9877	0.8164	0.4871	0.5019	0.3119	0.8466
20	1.3330	1.0770	0.8902	0.5312	0.5473	0.3401	0.9232
21	1.4507	1.1721	0.9689	0.5781	0.5956	0.3701	1.0048
22	1.5761	1.2734	1.0526	0.6281	0.6471	0.4021	1.0916
23	1.7097	1.3813	1.1418	0.6813	0.7019	0.4362	1.1841
24	1.8520	1.4963	1.2368	0.7380	0.7604	0.4725	1.2827
25	2.0037	1.6189	1.3382	0.7985	0.8226	0.5112	1.3877

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 5%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0508	0.0411	0.0339	0.0203	0.0209	0.0130	0.0352
2	0.0887	0.0717	0.0592	0.0353	0.0364	0.0226	0.0614
3	0.1251	0.1011	0.0835	0.0499	0.0514	0.0319	0.0866
4	0.1642	0.1326	0.1096	0.0654	0.0674	0.0419	0.1137
5	0.2060	0.1665	0.1376	0.0821	0.0846	0.0526	0.1427
6	0.2508	0.2026	0.1675	0.0999	0.1030	0.0640	0.1737
7	0.2985	0.2412	0.1994	0.1190	0.1226	0.0762	0.2067
8	0.3494	0.2823	0.2333	0.1392	0.1434	0.0891	0.2420
9	0.4036	0.3261	0.2695	0.1608	0.1657	0.1030	0.2795
10	0.4612	0.3726	0.3080	0.1838	0.1893	0.1177	0.3194
11	0.5224	0.4221	0.3489	0.2082	0.2145	0.1333	0.3618
12	0.5875	0.4747	0.3924	0.2341	0.2412	0.1499	0.4069
13	0.6567	0.5306	0.4385	0.2617	0.2696	0.1675	0.4548
14	0.7301	0.5899	0.4876	0.2910	0.2998	0.1863	0.5057
15	0.8082	0.6530	0.5397	0.3220	0.3318	0.2062	0.5597
16	0.8911	0.7199	0.5951	0.3551	0.3658	0.2274	0.6171
17	0.9792	0.7912	0.6540	0.3902	0.4020	0.2498	0.6782
18	1.0729	0.8669	0.7165	0.4276	0.4405	0.2737	0.7431
19	1.1726	0.9474	0.7831	0.4673	0.4814	0.2992	0.8121
20	1.2786	1.0331	0.8539	0.5095	0.5250	0.3262	0.8856
21	1.3916	1.1243	0.9293	0.5545	0.5713	0.3550	0.9638
22	1.5118	1.2215	1.0096	0.6025	0.6207	0.3857	1.0470
23	1.6399	1.3250	1.0952	0.6535	0.6733	0.4184	1.1358
24	1.7765	1.4353	1.1864	0.7079	0.7293	0.4533	1.2303
25	1.9220	1.5529	1.2836	0.7659	0.7891	0.4904	1.3311

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 6%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0491	0.0397	0.0328	0.0196	0.0202	0.0125	0.0340
2	0.0857	0.0692	0.0572	0.0342	0.0352	0.0219	0.0594
3	0.1209	0.0977	0.0807	0.0482	0.0496	0.0308	0.0837
4	0.1586	0.1282	0.1059	0.0632	0.0651	0.0405	0.1099
5	0.1991	0.1608	0.1329	0.0793	0.0817	0.0508	0.1379
6	0.2423	0.1958	0.1618	0.0966	0.0995	0.0618	0.1678
7	0.2884	0.2330	0.1926	0.1149	0.1184	0.0736	0.1998
8	0.3376	0.2728	0.2255	0.1345	0.1386	0.0861	0.2338
9	0.3899	0.3151	0.2604	0.1554	0.1601	0.0995	0.2701
10	0.4456	0.3600	0.2976	0.1776	0.1829	0.1137	0.3086
11	0.5048	0.4079	0.3371	0.2012	0.2072	0.1288	0.3496
12	0.5677	0.4587	0.3791	0.2262	0.2331	0.1448	0.3932
13	0.6345	0.5126	0.4237	0.2528	0.2605	0.1619	0.4394
14	0.7055	0.5700	0.4711	0.2811	0.2896	0.1800	0.4886
15	0.7809	0.6309	0.5215	0.3112	0.3206	0.1992	0.5408
16	0.8610	0.6956	0.5750	0.3431	0.3535	0.2197	0.5963
17	0.9461	0.7644	0.6319	0.3770	0.3884	0.2414	0.6553
18	1.0367	0.8376	0.6923	0.4131	0.4256	0.2645	0.7180
19	1.1330	0.9154	0.7567	0.4515	0.4652	0.2891	0.7847
20	1.2355	0.9982	0.8251	0.4923	0.5072	0.3152	0.8557
21	1.3446	1.0864	0.8980	0.5358	0.5520	0.3431	0.9312
22	1.4608	1.1802	0.9756	0.5821	0.5997	0.3727	1.0117
23	1.5846	1.2803	1.0582	0.6314	0.6506	0.4043	1.0974
24	1.7165	1.3868	1.1463	0.6840	0.7047	0.4379	1.1888
25	1.8571	1.5005	1.2402	0.7400	0.7624	0.4738	1.2862

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 7%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0475	0.0384	0.0317	0.0189	0.0195	0.0121	0.0329
2	0.0829	0.0670	0.0554	0.0330	0.0340	0.0212	0.0574
3	0.1169	0.0945	0.0781	0.0466	0.0480	0.0298	0.0810
4	0.1534	0.1240	0.1025	0.0611	0.0630	0.0392	0.1063
5	0.1926	0.1556	0.1286	0.0767	0.0791	0.0491	0.1334
6	0.2344	0.1894	0.1565	0.0934	0.0962	0.0598	0.1623
7	0.2790	0.2254	0.1863	0.1112	0.1146	0.0712	0.1932
8	0.3266	0.2639	0.2181	0.1301	0.1341	0.0833	0.2262
9	0.3772	0.3048	0.2519	0.1503	0.1549	0.0962	0.2612
10	0.4311	0.3483	0.2879	0.1718	0.1770	0.1100	0.2985
11	0.4883	0.3945	0.3261	0.1946	0.2005	0.1246	0.3382
12	0.5491	0.4437	0.3667	0.2188	0.2255	0.1401	0.3803
13	0.6138	0.4959	0.4099	0.2446	0.2520	0.1566	0.4251
14	0.6824	0.5514	0.4557	0.2719	0.2802	0.1741	0.4726
15	0.7554	0.6103	0.5045	0.3010	0.3101	0.1927	0.5231
16	0.8329	0.6729	0.5562	0.3319	0.3419	0.2125	0.5768
17	0.9152	0.7395	0.6112	0.3647	0.3758	0.2335	0.6339
18	1.0028	0.8102	0.6697	0.3996	0.4117	0.2559	0.6945
19	1.0960	0.8855	0.7319	0.4368	0.4500	0.2796	0.7591
20	1.1951	0.9656	0.7982	0.4763	0.4907	0.3049	0.8277
21	1.3007	1.0509	0.8686	0.5183	0.5340	0.3319	0.9008
22	1.4131	1.1417	0.9437	0.5631	0.5801	0.3605	0.9787
23	1.5328	1.2384	1.0237	0.6108	0.6293	0.3911	1.0616
24	1.6604	1.3416	1.1089	0.6617	0.6817	0.4236	1.1500
25	1.7964	1.4514	1.1997	0.7159	0.7375	0.4583	1.2442

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 8%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0460	0.0372	0.0307	0.0183	0.0189	0.0117	0.0319
2	0.0803	0.0649	0.0536	0.0320	0.0330	0.0205	0.0556
3	0.1132	0.0915	0.0756	0.0451	0.0465	0.0289	0.0784
4	0.1486	0.1201	0.0992	0.0592	0.0610	0.0379	0.1029
5	0.1865	0.1507	0.1245	0.0743	0.0766	0.0476	0.1292
6	0.2270	0.1834	0.1516	0.0904	0.0932	0.0579	0.1572
7	0.2702	0.2183	0.1804	0.1077	0.1109	0.0689	0.1871
8	0.3162	0.2555	0.2112	0.1260	0.1298	0.0807	0.2190
9	0.3653	0.2951	0.2439	0.1456	0.1500	0.0932	0.2530
10	0.4174	0.3373	0.2788	0.1663	0.1714	0.1065	0.2891
11	0.4729	0.3821	0.3158	0.1884	0.1941	0.1206	0.3275
12	0.5318	0.4297	0.3551	0.2119	0.2183	0.1357	0.3683
13	0.5944	0.4802	0.3969	0.2369	0.2440	0.1516	0.4116
14	0.6608	0.5339	0.4413	0.2633	0.2713	0.1686	0.4577
15	0.7315	0.5910	0.4885	0.2915	0.3003	0.1866	0.5066
16	0.8065	0.6516	0.5386	0.3214	0.3311	0.2058	0.5586
17	0.8863	0.7161	0.5919	0.3532	0.3639	0.2261	0.6138
18	0.9711	0.7846	0.6485	0.3870	0.3987	0.2478	0.6726
19	1.0613	0.8575	0.7088	0.4229	0.4357	0.2708	0.7351
20	1.1573	0.9351	0.7729	0.4612	0.4751	0.2953	0.8015
21	1.2595	1.0176	0.8412	0.5019	0.5171	0.3214	0.8723
22	1.3684	1.1056	0.9139	0.5453	0.5618	0.3491	0.9477
23	1.4843	1.1993	0.9913	0.5915	0.6094	0.3787	1.0280
24	1.6079	1.2991	1.0738	0.6407	0.6601	0.4102	1.1136
25	1.7396	1.4055	1.1618	0.6932	0.7142	0.4439	1.2048

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 9%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0446	0.0360	0.0298	0.0178	0.0183	0.0114	0.0309
2	0.0778	0.0629	0.0520	0.0310	0.0320	0.0199	0.0539
3	0.1098	0.0887	0.0733	0.0437	0.0451	0.0280	0.0760
4	0.1440	0.1164	0.0962	0.0574	0.0591	0.0368	0.0998
5	0.1808	0.1460	0.1207	0.0720	0.0742	0.0461	0.1252
6	0.2200	0.1778	0.1469	0.0877	0.0903	0.0561	0.1524
7	0.2619	0.2116	0.1749	0.1044	0.1075	0.0668	0.1814
8	0.3066	0.2477	0.2047	0.1222	0.1259	0.0782	0.2123
9	0.3541	0.2861	0.2365	0.1411	0.1454	0.0903	0.2452
10	0.4046	0.3269	0.2702	0.1612	0.1661	0.1032	0.2802
11	0.4584	0.3703	0.3061	0.1827	0.1882	0.1169	0.3175
12	0.5155	0.4165	0.3443	0.2054	0.2116	0.1315	0.3570
13	0.5761	0.4655	0.3848	0.2296	0.2365	0.1470	0.3990
14	0.6406	0.5176	0.4278	0.2553	0.2630	0.1634	0.4437
15	0.7090	0.5729	0.4735	0.2826	0.2911	0.1809	0.4911
16	0.7818	0.6317	0.5221	0.3115	0.3210	0.1995	0.5415
17	0.8591	0.6941	0.5738	0.3424	0.3527	0.2192	0.5950
18	0.9413	0.7606	0.6287	0.3751	0.3865	0.2402	0.6519
19	1.0288	0.8312	0.6871	0.4100	0.4224	0.2625	0.7125
20	1.1218	0.9064	0.7492	0.4471	0.4606	0.2862	0.7770
21	1.2209	0.9864	0.8154	0.4865	0.5013	0.3115	0.8456
22	1.3264	1.0717	0.8858	0.5286	0.5446	0.3384	0.9186
23	1.4388	1.1625	0.9609	0.5734	0.5907	0.3671	0.9965
24	1.5586	1.2593	1.0409	0.6211	0.6399	0.3977	1.0795
25	1.6863	1.3625	1.1262	0.6720	0.6923	0.4302	1.1679

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 10% to 14%

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0433	0.0350	0.0289	0.0172	0.0178	0.0110	0.0300
2	0.0755	0.0610	0.0504	0.0301	0.0310	0.0193	0.0523
3	0.1065	0.0860	0.0711	0.0424	0.0437	0.0272	0.0738
4	0.1398	0.1129	0.0933	0.0557	0.0574	0.0357	0.0968
5	0.1754	0.1417	0.1171	0.0699	0.0720	0.0447	0.1215
6	0.2135	0.1725	0.1426	0.0851	0.0876	0.0545	0.1478
7	0.2541	0.2053	0.1697	0.1013	0.1043	0.0648	0.1760
8	0.2974	0.2403	0.1986	0.1185	0.1221	0.0759	0.2060
9	0.3435	0.2776	0.2294	0.1369	0.1410	0.0877	0.2379
10	0.3926	0.3172	0.2622	0.1564	0.1612	0.1002	0.2719
11	0.4447	0.3593	0.2970	0.1772	0.1826	0.1135	0.3080
12	0.5001	0.4041	0.3340	0.1993	0.2053	0.1276	0.3464
13	0.5590	0.4516	0.3733	0.2228	0.2295	0.1426	0.3871
14	0.6215	0.5022	0.4151	0.2477	0.2552	0.1586	0.4305
15	0.6880	0.5558	0.4594	0.2741	0.2824	0.1755	0.4765
16	0.7585	0.6129	0.5066	0.3023	0.3114	0.1935	0.5253
17	0.8336	0.6735	0.5567	0.3322	0.3422	0.2127	0.5773
18	0.9133	0.7379	0.6100	0.3640	0.3750	0.2330	0.6326
19	0.9982	0.8065	0.6666	0.3978	0.4098	0.2547	0.6913
20	1.0885	0.8794	0.7269	0.4338	0.4469	0.2777	0.7539
21	1.1846	0.9571	0.7911	0.4721	0.4863	0.3022	0.8204
22	1.2870	1.0398	0.8595	0.5129	0.5284	0.3284	0.8913
23	1.3960	1.1279	0.9323	0.5563	0.5731	0.3562	0.9669
24	1.5123	1.2218	1.0099	0.6026	0.6209	0.3858	1.0474
25	1.6361	1.3219	1.0927	0.6520	0.6717	0.4174	1.1331

PROPOSED FHCF 2014 Condominium Unit Owners Rates (Not Yet Approved by FHCF Trustees for Use)

Rates are Dollars per \$1000 of Exposure

Coverage Level: 45%

Deductible: 15% or Greater

PROPOSED

ZIP Code Group	Frame	Masonry Veneer	Masonry	Masonry with Reinforced Concrete Roof Deck	Superior	Superior with Reinforced Concrete Roof Deck	Non-MH Default and Unknown
1	0.0380	0.0307	0.0254	0.0152	0.0156	0.0097	0.0263
2	0.0664	0.0536	0.0443	0.0265	0.0273	0.0169	0.0460
3	0.0936	0.0757	0.0625	0.0373	0.0384	0.0239	0.0649
4	0.1229	0.0993	0.0821	0.0490	0.0505	0.0314	0.0851
5	0.1542	0.1246	0.1030	0.0615	0.0633	0.0393	0.1068
6	0.1877	0.1517	0.1254	0.0748	0.0771	0.0479	0.1300
7	0.2235	0.1805	0.1492	0.0890	0.0917	0.0570	0.1548
8	0.2615	0.2113	0.1747	0.1042	0.1074	0.0667	0.1811
9	0.3021	0.2441	0.2018	0.1204	0.1240	0.0771	0.2092
10	0.3452	0.2789	0.2306	0.1376	0.1417	0.0881	0.2391
11	0.3911	0.3160	0.2612	0.1558	0.1606	0.0998	0.2709
12	0.4398	0.3553	0.2937	0.1753	0.1806	0.1122	0.3046
13	0.4916	0.3972	0.3283	0.1959	0.2018	0.1254	0.3404
14	0.5465	0.4416	0.3650	0.2178	0.2244	0.1394	0.3785
15	0.6050	0.4888	0.4040	0.2411	0.2484	0.1543	0.4190
16	0.6670	0.5389	0.4455	0.2658	0.2739	0.1702	0.4620
17	0.7330	0.5922	0.4895	0.2921	0.3009	0.1870	0.5077
18	0.8031	0.6489	0.5364	0.3201	0.3297	0.2049	0.5562
19	0.8778	0.7092	0.5862	0.3498	0.3604	0.2240	0.6079
20	0.9572	0.7733	0.6392	0.3814	0.3930	0.2442	0.6629
21	1.0417	0.8416	0.6957	0.4151	0.4277	0.2658	0.7214
22	1.1317	0.9144	0.7558	0.4510	0.4646	0.2887	0.7838
23	1.2276	0.9918	0.8198	0.4892	0.5040	0.3132	0.8502
24	1.3298	1.0744	0.8881	0.5299	0.5460	0.3393	0.9210
25	1.4387	1.1624	0.9608	0.5733	0.5907	0.3671	0.9964

Florida Hurricane Catastrophe Fund

2014 Ratemaking Formula Report

Windstorm Mitigation Construction Rating Classification Factors

To Calculate the Final FHCF Rate for a risk:

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

Capped factor = Preliminary Factor*

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

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

Rating Factor	Description	Type of Business				
		Commercial	Residential	Mobile Home	Tenants	Condos
Year Built	2002 or later	0.6532	0.7181	1.0000	0.6008	0.6524
	1995-2001	0.7009	0.8094	1.0000	0.7201	0.7598
	1994 or Earlier	1.1280	1.1814	1.0000	1.2221	1.1898
	Unknown or Mobile Home	1.0143	1.0750	1.0000	1.0748	1.0642
Roof Shape	Hip, Masard, or Pyramid	0.8458	0.8560	1.0000	0.7512	0.7745
	Gable, Other or Unknown	1.0320	1.0948	1.0000	1.0404	1.0393
Opening Protection	Structure Opening Protection**	0.8555	0.8340	1.0000	0.6932	0.7831
	No Structure Opening Protection	1.0463	1.0826	1.0000	1.0503	1.1033
On Balance Factor		0.9904	0.9832	1.0000	0.9873	0.9892

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