

**TABLE 23 - MITIGATION FACTORS**

<b>Loss Mitigation Factors for 5+ Units - Terrain C</b>												
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)												
<b>Building Type I</b>				<b>Roof Shape and Opening Protection</b>								
3 stories or less				Flat			Gable			Hip		
<b>YEAR BUILT BEFORE JANUARY 1, 2002</b>				None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
Roof Cover	Attachment	Connection	S. Water Resistance									
Non-FBC Equivalent	Level A	Toe Nails	No SWR	1.00	0.82	0.71	0.81	0.52	0.43	0.76	0.48	0.39
			SWR	0.88	0.66	0.56	0.79	0.48	0.39	0.73	0.44	0.34
		Clips	No SWR	0.94	0.76	0.68	0.72	0.40	0.35	0.66	0.34	0.30
			SWR	0.82	0.58	0.54	0.69	0.36	0.31	0.63	0.28	0.25
		Single Wraps	No SWR	0.92	0.76	0.68	0.69	0.40	0.35	0.62	0.34	0.30
			SWR	0.80	0.58	0.53	0.66	0.34	0.30	0.59	0.28	0.24
	Double Wraps	No SWR	0.91	0.76	0.68	0.66	0.38	0.35	0.61	0.34	0.29	
		SWR	0.79	0.58	0.53	0.63	0.34	0.30	0.58	0.28	0.24	
	Level B	Toe Nails	No SWR	0.87	0.64	0.49	0.76	0.46	0.36	0.74	0.46	0.35
			SWR	0.73	0.40	0.30	0.73	0.42	0.32	0.71	0.40	0.30
		Clips	No SWR	0.77	0.52	0.41	0.63	0.30	0.23	0.60	0.26	0.23
			SWR	0.61	0.26	0.19	0.60	0.24	0.18	0.57	0.18	0.16
		Single Wraps	No SWR	0.73	0.46	0.39	0.59	0.26	0.22	0.54	0.24	0.22
			SWR	0.57	0.20	0.18	0.56	0.20	0.16	0.51	0.16	0.15
	Double Wraps	No SWR	0.63	0.46	0.39	0.49	0.24	0.22	0.46	0.24	0.21	
		SWR	0.47	0.18	0.18	0.46	0.16	0.15	0.42	0.16	0.14	
	Level C	Toe Nails	No SWR	0.87	0.64	0.48	0.77	0.46	0.36	0.74	0.46	0.35
			SWR	0.73	0.38	0.29	0.74	0.42	0.32	0.71	0.40	0.30
		Clips	No SWR	0.76	0.50	0.39	0.63	0.30	0.23	0.60	0.26	0.22
			SWR	0.60	0.24	0.16	0.60	0.24	0.17	0.57	0.18	0.16
		Single Wraps	No SWR	0.72	0.46	0.37	0.59	0.26	0.22	0.54	0.24	0.22
			SWR	0.56	0.18	0.15	0.56	0.18	0.15	0.51	0.16	0.15
	Double Wraps	No SWR	0.62	0.44	0.37	0.49	0.24	0.20	0.46	0.22	0.20	
		SWR	0.45	0.14	0.14	0.46	0.14	0.14	0.42	0.14	0.14	
FBC Equivalent	Level A	Toe Nails	No SWR	0.82	0.60	0.49	0.78	0.48	0.39	0.73	0.46	0.34
			SWR	0.82	0.60	0.49	0.78	0.48	0.38	0.73	0.44	0.33
		Clips	No SWR	0.75	0.52	0.46	0.68	0.36	0.31	0.63	0.30	0.25
			SWR	0.75	0.52	0.46	0.68	0.34	0.30	0.61	0.28	0.23
		Single Wraps	No SWR	0.73	0.52	0.46	0.66	0.36	0.30	0.59	0.30	0.25
			SWR	0.73	0.52	0.46	0.65	0.34	0.29	0.58	0.28	0.23
	Double Wraps	No SWR	0.72	0.52	0.46	0.63	0.34	0.30	0.57	0.30	0.25	
		SWR	0.71	0.52	0.46	0.62	0.34	0.29	0.56	0.28	0.23	
	Level B	Toe Nails	No SWR	0.72	0.40	0.30	0.73	0.44	0.32	0.71	0.44	0.32
			SWR	0.71	0.40	0.28	0.73	0.42	0.31	0.70	0.42	0.30
		Clips	No SWR	0.59	0.26	0.20	0.60	0.26	0.19	0.57	0.22	0.18
			SWR	0.58	0.26	0.18	0.59	0.24	0.17	0.56	0.18	0.16
		Single Wraps	No SWR	0.55	0.22	0.19	0.56	0.22	0.18	0.51	0.18	0.16
			SWR	0.54	0.20	0.17	0.55	0.20	0.16	0.50	0.16	0.15
	Double Wraps	No SWR	0.46	0.20	0.18	0.46	0.18	0.17	0.42	0.18	0.16	
		SWR	0.45	0.18	0.16	0.45	0.16	0.15	0.41	0.14	0.14	
	Level C	Toe Nails	No SWR	0.71	0.40	0.28	0.73	0.44	0.32	0.71	0.42	0.31
			SWR	0.71	0.38	0.27	0.73	0.42	0.31	0.70	0.42	0.30
		Clips	No SWR	0.59	0.26	0.18	0.60	0.26	0.18	0.57	0.20	0.18
			SWR	0.58	0.24	0.16	0.59	0.24	0.16	0.56	0.18	0.16
		Single Wraps	No SWR	0.54	0.20	0.16	0.56	0.20	0.17	0.51	0.18	0.16
			SWR	0.54	0.18	0.15	0.55	0.18	0.15	0.49	0.14	0.14
	Double Wraps	No SWR	0.44	0.18	0.16	0.46	0.18	0.16	0.42	0.16	0.16	
		SWR	0.43	0.14	0.14	0.44	0.14	0.14	0.41	0.14	0.13	
Reinforced Concrete Roof Deck				0.20	0.10	0.10	0.20	0.10	0.10	0.20	0.10	0.10
<b>YEAR BUILT ON OR AFTER JANUARY 1, 2002</b>												
			No SWR	0.17	0.16	0.13	0.15	0.12	0.11	0.14	0.12	0.11
Other Roof Deck			SWR	0.16	0.14	0.12	0.13	0.12	0.10	0.13	0.10	0.10
Reinforced Concrete Roof Deck				0.11	0.10	0.10	0.11	0.10	0.10	0.11	0.10	0.10

**TABLE 23 - MITIGATION FACTORS**

<b>Loss Mitigation Factors for 5+ Units – Terrain C</b>											
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)											
<b>Building Type II</b>			Roof Deck Attachment								
4 to 6 stories			A			B			C		
YEAR BUILT BEFORE JANUARY 1, 2002			Wood Deck			Metal Deck			Reinforced Concrete Deck		
Year Built	Roof Cover	Resistance	None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
1982 or earlier	Level A	No SWR	1.00	0.90	0.86	0.72	0.46	0.44	0.46	0.14	0.14
		SWR	0.86	0.74	0.72	0.52	0.24	0.22	0.46	0.14	0.14
1983 - 2001	Level B	No SWR	0.82	0.68	0.66	0.54	0.28	0.26	0.46	0.14	0.14
		SWR	0.80	0.68	0.66	0.52	0.22	0.22	0.46	0.14	0.14
1983 - 2001	Level A	No SWR	0.96	0.76	0.74	0.72	0.44	0.42	0.30	0.12	0.12
		SWR	0.60	0.40	0.38	0.42	0.22	0.22	0.30	0.12	0.12
1983 - 2001	Level B	No SWR	0.66	0.46	0.44	0.46	0.26	0.26	0.30	0.12	0.12
		SWR	0.60	0.40	0.38	0.42	0.22	0.22	0.30	0.12	0.12

  

<b>Built On or After Jan 1, 2002</b>							
		Other Roof Deck			Reinforced Concrete Deck		
Location	SWR	None	Class B	Class A	None	Class B	Class A
Rest of Florida	No SWR	0.24	0.20	0.20	0.25	0.12	0.12
	SWR	0.18	0.14	0.14	0.25	0.12	0.12
Broward or Dade County	No SWR			0.23			0.17
	SWR			0.17			0.17

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<b>Loss Mitigation Factors for 5+ Units – Terrain C</b>								
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)								
<b>Building Type III</b>			Roof Deck Attachment					
7 stories or more			B			C		
<b>YEAR BUILT BEFORE JANUARY 1, 2002</b>			Metal Deck			Reinforced Concrete Deck		
Year Built	Roof Cover	SWR	None	Class B	Class A	None	Class B	Class A
1982 or earlier	Level A	No SWR	1.00	0.58	0.56	0.66	0.16	0.14
		SWR	0.78	0.34	0.34	0.66	0.16	0.14
	Level B	No SWR	0.82	0.40	0.38	0.66	0.16	0.14
		SWR	0.78	0.34	0.32	0.66	0.16	0.14
1983 - 2001	Level A	No SWR	0.94	0.44	0.42	0.52	0.14	0.12
		SWR	0.58	0.20	0.18	0.52	0.14	0.12
	Level B	No SWR	0.66	0.26	0.26	0.52	0.14	0.12
		SWR	0.58	0.20	0.18	0.52	0.14	0.12

  

<b>Built On or After Jan 1, 2002</b>								
County		S. Water Resistance	Other Roof Deck			Reinforced Concrete Deck		
			None	Class B	Class A	None	Class B	Class A
Rest of Florida		No SWR	0.32	0.24	0.24	0.46	0.12	0.12
		SWR	0.26	0.18	0.18	0.46	0.12	0.12
Broward or Dade County		No SWR			0.34			0.23
		SWR			0.26			0.23