

APPROVED
 Date Received: Date Of Action:
 1/4/2017 01/24/2017
FL OFFICE OF INSURANCE REGULATION

TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 1 to 4 units - Multi-Peril – Terrain B										
(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units or mobile homes.)										
YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection						
				Other Roof Shape			Hip Roof Shape			
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	S. Water Resistance	None	Class B	Class A	None	Class B	Class A	
Non-FBC Equivalent	Level A	Toe Nails	No SWR	1.00	0.65	0.56	0.53	0.38	0.34	
			SWR	0.94	0.58	0.49	0.50	0.35	0.30	
		Clips	No SWR	0.65	0.53	0.50	0.38	0.32	0.30	
			SWR	0.58	0.46	0.43	0.34	0.27	0.26	
		Single Wraps	No SWR	0.65	0.53	0.50	0.38	0.32	0.30	
			SWR	0.57	0.45	0.42	0.33	0.27	0.26	
	Double Wraps	No SWR	0.65	0.53	0.50	0.38	0.32	0.30		
		SWR	0.57	0.45	0.42	0.34	0.27	0.26		
	Level B	Toe Nails	No SWR	0.91	0.54	0.44	0.51	0.37	0.32	
			SWR	0.86	0.49	0.39	0.48	0.34	0.29	
		Clips	No SWR	0.42	0.35	0.34	0.32	0.27	0.27	
			SWR	0.35	0.30	0.28	0.27	0.24	0.23	
		Single Wraps	No SWR	0.40	0.33	0.32	0.32	0.27	0.27	
			SWR	0.32	0.27	0.27	0.27	0.23	0.23	
	Double Wraps	No SWR	0.40	0.33	0.32	0.32	0.27	0.27		
		SWR	0.32	0.27	0.26	0.27	0.23	0.23		
	Level C	Toe Nails	No SWR	0.91	0.54	0.43	0.51	0.37	0.32	
			SWR	0.86	0.49	0.39	0.49	0.34	0.29	
		Clips	No SWR	0.41	0.35	0.33	0.32	0.27	0.27	
			SWR	0.35	0.30	0.28	0.27	0.24	0.23	
		Single Wraps	No SWR	0.38	0.32	0.32	0.32	0.27	0.27	
			SWR	0.31	0.27	0.26	0.27	0.23	0.23	
	Double Wraps	No SWR	0.38	0.32	0.31	0.32	0.27	0.27		
		SWR	0.30	0.26	0.26	0.27	0.23	0.23		
FBC Equivalent	Level A	Toe Nails	No SWR	0.89	0.53	0.43	0.45	0.30	0.25	
			SWR	0.86	0.51	0.42	0.44	0.29	0.24	
		Clips	No SWR	0.51	0.40	0.37	0.28	0.22	0.21	
			SWR	0.50	0.38	0.35	0.27	0.22	0.20	
		Single Wraps	No SWR	0.51	0.40	0.37	0.28	0.22	0.21	
			SWR	0.50	0.38	0.35	0.27	0.22	0.20	
	Double Wraps	No SWR	0.51	0.39	0.37	0.28	0.22	0.21		
		SWR	0.49	0.38	0.35	0.27	0.22	0.20		
	Level B	Toe Nails	No SWR	0.82	0.45	0.34	0.43	0.29	0.24	
			SWR	0.80	0.43	0.33	0.43	0.28	0.23	
		Clips	No SWR	0.30	0.25	0.23	0.22	0.19	0.18	
			SWR	0.29	0.24	0.22	0.21	0.18	0.17	
		Single Wraps	No SWR	0.27	0.22	0.22	0.22	0.18	0.18	
			SWR	0.26	0.21	0.20	0.21	0.17	0.17	
	Double Wraps	No SWR	0.27	0.22	0.22	0.22	0.18	0.18		
		SWR	0.25	0.20	0.20	0.21	0.17	0.17		
	Level C	Toe Nails	No SWR	0.82	0.44	0.34	0.43	0.29	0.24	
			SWR	0.80	0.43	0.32	0.43	0.28	0.23	
		Clips	No SWR	0.30	0.24	0.22	0.22	0.19	0.18	
			SWR	0.28	0.23	0.22	0.21	0.18	0.17	
		Single Wraps	No SWR	0.26	0.22	0.21	0.22	0.18	0.18	
			SWR	0.24	0.20	0.20	0.21	0.17	0.17	
	Double Wraps	No SWR	0.26	0.21	0.21	0.22	0.18	0.18		
		SWR	0.24	0.19	0.19	0.21	0.17	0.17		
Reinforced Concrete Roof Deck				0.18	0.16	0.16	0.18	0.16	0.16	
YEAR BUILT ON OR AFTER JANUARY 1, 2002										
				Other Roof Shape			Hip Roof Shape			
				None	Class B	Class A	None	Class B	Class A	
Other Roof Deck or Dimensional Lumber Deck	100	≥100	No SWR	0.32	0.26	0.26	0.22	0.18	0.18	
			SWR	0.31	0.26	0.26	0.21	0.18	0.18	
	110	≥110	No SWR	0.28	0.22	0.22	0.22	0.18	0.18	
			SWR	0.27	0.22	0.22	0.21	0.18	0.17	
	≥120	≥120	No SWR	0.26	0.22	0.21	0.22	0.18	0.18	
			SWR	0.25	0.20	0.20	0.22	0.18	0.18	
	≥120 and WBD	≥120	No SWR	0.23	0.18	0.18	0.19	0.14	0.14	
			SWR	0.20	0.16	0.16	0.17	0.14	0.14	
	Reinforced Concrete Roof Deck				0.18	0.16	0.15	0.18	0.15	0.15

TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 5+ units - Multi-Peril – Terrain B												
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)												
BUILDING TYPE I 3 stories or less YEAR BUILT BEFORE JAN 1, 2002				Roof Shape and Opening Protection								
				Flat			Gable			Hip		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	S. Water Resistance	None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	Level A	Toe Nails	No SWR	1.00	0.88	0.78	0.63	0.42	0.36	0.55	0.34	0.30
			SWR	0.78	0.60	0.54	0.59	0.38	0.31	0.51	0.28	0.25
		Clips	No SWR	0.91	0.80	0.76	0.49	0.32	0.30	0.40	0.24	0.24
			SWR	0.68	0.52	0.52	0.45	0.26	0.25	0.36	0.18	0.18
		Single Wraps	No SWR	0.89	0.80	0.76	0.45	0.32	0.30	0.36	0.24	0.24
			SWR	0.66	0.50	0.50	0.41	0.26	0.25	0.33	0.18	0.18
		Double Wraps	No SWR	0.89	0.80	0.76	0.43	0.30	0.29	0.36	0.24	0.24
			SWR	0.65	0.50	0.50	0.39	0.26	0.24	0.32	0.18	0.18
	Level B	Toe Nails	No SWR	0.78	0.66	0.51	0.56	0.36	0.28	0.53	0.32	0.27
			SWR	0.52	0.30	0.23	0.52	0.32	0.24	0.49	0.26	0.22
		Clips	No SWR	0.63	0.50	0.45	0.39	0.20	0.19	0.34	0.18	0.18
			SWR	0.36	0.16	0.15	0.35	0.14	0.14	0.30	0.12	0.12
		Single Wraps	No SWR	0.57	0.50	0.44	0.33	0.18	0.18	0.28	0.18	0.18
			SWR	0.29	0.14	0.14	0.28	0.12	0.12	0.23	0.12	0.12
		Double Wraps	No SWR	0.51	0.48	0.43	0.26	0.18	0.17	0.24	0.18	0.17
			SWR	0.23	0.12	0.12	0.21	0.12	0.12	0.19	0.10	0.10
	Level C	Toe Nails	No SWR	0.78	0.66	0.51	0.56	0.36	0.28	0.53	0.32	0.27
			SWR	0.52	0.30	0.22	0.52	0.32	0.24	0.49	0.26	0.22
		Clips	No SWR	0.63	0.50	0.44	0.39	0.20	0.19	0.35	0.18	0.18
			SWR	0.35	0.14	0.14	0.35	0.14	0.13	0.30	0.12	0.12
		Single Wraps	No SWR	0.56	0.48	0.43	0.33	0.18	0.18	0.28	0.18	0.17
			SWR	0.28	0.12	0.12	0.28	0.12	0.12	0.23	0.12	0.12
		Double Wraps	No SWR	0.50	0.48	0.42	0.25	0.18	0.17	0.24	0.18	0.17
			SWR	0.21	0.10	0.10	0.20	0.10	0.10	0.19	0.10	0.10
FBC Equivalent	Level A	Toe Nails	No SWR	0.67	0.54	0.44	0.58	0.40	0.31	0.51	0.30	0.25
			SWR	0.66	0.52	0.43	0.58	0.38	0.30	0.50	0.28	0.25
		Clips	No SWR	0.57	0.44	0.41	0.44	0.26	0.25	0.36	0.20	0.19
			SWR	0.56	0.44	0.40	0.44	0.26	0.24	0.35	0.18	0.18
		Single Wraps	No SWR	0.54	0.44	0.41	0.40	0.26	0.24	0.32	0.20	0.19
			SWR	0.53	0.42	0.40	0.39	0.24	0.23	0.31	0.18	0.18
		Double Wraps	No SWR	0.53	0.44	0.40	0.38	0.26	0.24	0.31	0.20	0.18
			SWR	0.52	0.42	0.40	0.37	0.26	0.23	0.31	0.18	0.17
	Level B	Toe Nails	No SWR	0.49	0.32	0.22	0.51	0.34	0.24	0.48	0.28	0.23
			SWR	0.49	0.30	0.21	0.51	0.32	0.23	0.47	0.26	0.22
		Clips	No SWR	0.34	0.16	0.15	0.35	0.16	0.15	0.30	0.14	0.14
			SWR	0.33	0.16	0.14	0.34	0.14	0.13	0.29	0.12	0.12
		Single Wraps	No SWR	0.28	0.16	0.15	0.29	0.14	0.14	0.24	0.12	0.12
			SWR	0.27	0.14	0.13	0.27	0.12	0.12	0.23	0.12	0.12
		Double Wraps	No SWR	0.22	0.14	0.14	0.22	0.12	0.12	0.20	0.12	0.12
			SWR	0.21	0.12	0.12	0.20	0.12	0.12	0.18	0.10	0.10
	Level C	Toe Nails	No SWR	0.49	0.32	0.22	0.51	0.34	0.24	0.48	0.28	0.23
			SWR	0.48	0.30	0.21	0.51	0.32	0.23	0.47	0.26	0.22
		Clips	No SWR	0.33	0.16	0.14	0.35	0.16	0.15	0.30	0.14	0.14
			SWR	0.32	0.14	0.13	0.33	0.14	0.13	0.29	0.12	0.12
		Single Wraps	No SWR	0.27	0.14	0.13	0.28	0.14	0.13	0.24	0.12	0.12
			SWR	0.26	0.12	0.12	0.27	0.12	0.12	0.23	0.12	0.12
		Double Wraps	No SWR	0.20	0.12	0.12	0.21	0.12	0.12	0.19	0.12	0.12
			SWR	0.19	0.10	0.10	0.20	0.10	0.10	0.18	0.10	0.10
Reinforced Concrete Roof Deck				0.18	0.12	0.12	0.18	0.12	0.12	0.18	0.12	0.12

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TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 5+ units - Multi-Peril – Terrain B												
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)												
Building Type I												
3 Stories or Less												
YEAR BUILT ON OR AFTER JAN 1, 2002												
Roof Deck	FBC WIND SPEED	FBC WIND DESIGN	S. Water Resistance	Flat			Gable			Hip		
				None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
Other	100	≥100	No SWR	0.24	0.16	0.13	0.21	0.16	0.11	0.17	0.12	0.09
			SWR	0.22	0.16	0.11	0.19	0.14	0.10	0.16	0.10	0.08
		≥110	No SWR	0.19	0.14	0.12	0.17	0.14	0.11	0.14	0.10	0.09
			SWR	0.18	0.14	0.11	0.16	0.12	0.10	0.13	0.10	0.08
		≥120	No SWR	0.15	0.14	0.12	0.13	0.12	0.11	0.11	0.10	0.09
			SWR	0.13	0.13	0.11	0.12	0.12	0.10	0.09	0.09	0.08
	110	≥110	No SWR	0.24	0.16	0.14	0.2	0.14	0.12	0.17	0.12	0.10
			SWR	0.22	0.16	0.13	0.19	0.14	0.11	0.16	0.12	0.09
		≥120	No SWR	0.17	0.16	0.14	0.15	0.14	0.12	0.12	0.12	0.10
	≥120 and WBDR	≥120	No SWR	0.16	0.14	0.13	0.14	0.14	0.11	0.11	0.11	0.09
			SWR	0.2	0.18	0.15	0.16	0.14	0.13	0.15	0.14	0.12
		≥120	No SWR	0.17	0.16	0.13	0.15	0.12	0.11	0.14	0.12	0.11
Reinforced Concrete Roof Deck	≥120 and WBDR	≥120	No SWR	0.17	0.16	0.13	0.15	0.12	0.11	0.14	0.12	0.11
		SWR	0.16	0.14	0.12	0.13	0.12	0.10	0.13	0.1	0.10	

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 1/4/2017 01/24/2017
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TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 5+ units - Multi-Peril – Terrain B											
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)											
BUILDING TYPE II 4 to 6 stories YEAR BUILT BEFORE JAN 1, 2002			Wood Deck			Metal Deck			Reinforced Concrete Deck		
Year Built	Roof Cover	SWR	None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
1982 or earlier	Level A	No SWR	1.00	0.94	0.90	0.62	0.46	0.44	0.32	0.12	0.12
		SWR	0.82	0.76	0.72	0.36	0.20	0.18	0.32	0.12	0.12
	Level B	No SWR	0.74	0.68	0.66	0.40	0.22	0.20	0.32	0.12	0.12
		SWR	0.74	0.66	0.64	0.36	0.18	0.18	0.32	0.12	0.12
1983 - 2001	Level A	No SWR	0.86	0.78	0.76	0.64	0.44	0.42	0.20	0.12	0.10
		SWR	0.48	0.40	0.38	0.28	0.18	0.16	0.20	0.12	0.10
	Level B	No SWR	0.50	0.42	0.40	0.32	0.20	0.20	0.20	0.12	0.10
		SWR	0.46	0.36	0.36	0.28	0.18	0.16	0.20	0.12	0.10

Building Type II 4 to 6 Stories YEAR BUILT ON OR AFTER JAN 1, 2002			Other Roof Deck			Reinforced Concrete Deck		
FBC WIND SPEED	FBC WIND DESIGN	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
100	≥100	No SWR	0.32	0.12	0.12	0.25	0.12	0.12
		SWR	0.30	0.10	0.10	0.25	0.12	0.12
	≥110	No SWR	0.25	0.12	0.12	0.25	0.12	0.12
		SWR	0.23	0.10	0.10	0.25	0.12	0.12
110	≥120	No SWR	0.16	0.12	0.12	0.25	0.12	0.12
		SWR	0.13	0.10	0.10	0.25	0.12	0.12
	≥110	No SWR	0.38	0.16	0.16	0.25	0.12	0.12
		SWR	0.34	0.14	0.14	0.25	0.12	0.12
≥120 and WBDR	≥120	No SWR	0.22	0.16	0.16	0.25	0.12	0.12
		SWR	0.18	0.12	0.12	0.25	0.12	0.12
	≥120	No SWR	0.30	0.22	0.21	0.25	0.12	0.12
		SWR	0.23	0.16	0.15	0.25	0.12	0.12
≥120 and WBDR	≥120	No SWR	0.22	0.20	0.20	0.25	0.12	0.12
		SWR	0.16	0.12	0.12	0.25	0.12	0.12

Loss Mitigation Factors for 5+ units - Multi-Peril – Terrain B								
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)								
BUILDING TYPE III 7 stories or more YEAR BUILT BEFORE JAN 1, 2002			Metal Deck			Reinforced Concrete Deck		
Year Built	Roof Cover	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
1982 or earlier	Level A	No SWR	1.00	0.66	0.64	0.54	0.14	0.12
		SWR	0.66	0.32	0.30	0.54	0.14	0.12
	Level B	No SWR	0.72	0.38	0.36	0.54	0.14	0.12
		SWR	0.66	0.32	0.30	0.54	0.14	0.12
1983 - 2001	Level A	No SWR	0.90	0.52	0.50	0.32	0.12	0.10
		SWR	0.38	0.18	0.16	0.32	0.12	0.10
	Level B	No SWR	0.48	0.24	0.24	0.32	0.12	0.10
		SWR	0.38	0.18	0.16	0.32	0.12	0.10

YEAR BUILT ON OR AFTER JAN 1, 2002			Other Roof Deck			Reinforced Concrete Deck		
FBC WIND SPEED	FBC WIND DESIGN	Secondary Water Resistance	None	Class B	Class A	None	Class B	Class A
100	≥100	No SWR	0.78	0.18	0.18	0.46	0.20	0.20
		SWR	0.75	0.14	0.14	0.46	0.20	0.20
	≥110	No SWR	0.51	0.16	0.16	0.46	0.20	0.20
		SWR	0.45	0.12	0.12	0.46	0.20	0.20
110	≥120	No SWR	0.28	0.16	0.16	0.46	0.20	0.20
		SWR	0.22	0.12	0.12	0.46	0.20	0.20
	≥110	No SWR	0.74	0.22	0.22	0.46	0.20	0.20
		SWR	0.61	0.16	0.16	0.46	0.20	0.20
≥120 and WBDR	≥120	No SWR	0.37	0.22	0.22	0.46	0.20	0.20
		SWR	0.30	0.16	0.16	0.46	0.20	0.20
	≥120	No SWR	0.48	0.32	0.32	0.46	0.20	0.20
		SWR	0.38	0.24	0.24	0.46	0.20	0.20
≥120 and WBDR	≥120	No SWR	0.30	0.26	0.26	0.46	0.12	0.12
		SWR	0.24	0.18	0.18	0.46	0.12	0.12

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TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 1 to 4 Units - Terrain C									
(This chart is not applicable to renter contents and condominium unit owner in a building with 5 or more units or mobile homes.)									
YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection					
				Other Roof Shape			Hip Roof Shape		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	S. Water Resistance	None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	Level A	Toe Nails	No SWR	1.00	0.71	0.61	0.72	0.44	0.36
			SWR	0.93	0.62	0.52	0.68	0.38	0.28
		Clips	No SWR	0.82	0.62	0.56	0.56	0.36	0.32
			SWR	0.74	0.52	0.46	0.49	0.28	0.24
		Single Wraps	No SWR	0.80	0.61	0.56	0.55	0.36	0.32
			SWR	0.72	0.51	0.46	0.49	0.28	0.24
		Double Wraps	No SWR	0.79	0.61	0.56	0.55	0.36	0.32
			SWR	0.72	0.51	0.46	0.49	0.28	0.24
	Level B	Toe Nails	No SWR	0.91	0.56	0.45	0.71	0.41	0.31
			SWR	0.86	0.50	0.39	0.67	0.36	0.26
		Clips	No SWR	0.62	0.37	0.31	0.43	0.27	0.24
			SWR	0.56	0.29	0.22	0.35	0.21	0.17
		Single Wraps	No SWR	0.52	0.33	0.30	0.40	0.26	0.24
			SWR	0.42	0.24	0.20	0.29	0.19	0.17
		Double Wraps	No SWR	0.49	0.32	0.29	0.39	0.26	0.24
			SWR	0.37	0.21	0.19	0.28	0.18	0.17
	Level C	Toe Nails	No SWR	0.91	0.55	0.44	0.71	0.41	0.31
			SWR	0.86	0.49	0.39	0.67	0.36	0.26
		Clips	No SWR	0.61	0.36	0.29	0.43	0.27	0.24
			SWR	0.55	0.29	0.21	0.35	0.21	0.17
		Single Wraps	No SWR	0.51	0.31	0.27	0.39	0.25	0.24
			SWR	0.40	0.22	0.19	0.27	0.18	0.17
		Double Wraps	No SWR	0.45	0.28	0.26	0.39	0.24	0.23
			SWR	0.29	0.19	0.17	0.26	0.17	0.16
FBC Equivalent	Level A	Toe Nails	No SWR	0.93	0.61	0.51	0.67	0.37	0.27
			SWR	0.90	0.58	0.48	0.64	0.35	0.25
		Clips	No SWR	0.72	0.50	0.44	0.47	0.27	0.22
			SWR	0.70	0.47	0.42	0.46	0.24	0.20
		Single Wraps	No SWR	0.70	0.49	0.44	0.47	0.27	0.22
			SWR	0.68	0.46	0.41	0.45	0.24	0.20
		Double Wraps	No SWR	0.70	0.49	0.44	0.47	0.27	0.22
			SWR	0.67	0.46	0.41	0.45	0.24	0.20
	Level B	Toe Nails	No SWR	0.85	0.49	0.37	0.65	0.34	0.24
			SWR	0.82	0.47	0.36	0.63	0.33	0.22
		Clips	No SWR	0.54	0.29	0.22	0.34	0.19	0.16
			SWR	0.52	0.26	0.19	0.32	0.17	0.14
		Single Wraps	No SWR	0.42	0.24	0.20	0.29	0.17	0.16
			SWR	0.39	0.21	0.17	0.26	0.15	0.14
		Double Wraps	No SWR	0.37	0.22	0.20	0.28	0.17	0.16
			SWR	0.33	0.18	0.16	0.24	0.14	0.14
	Level C	Toe Nails	No SWR	0.85	0.49	0.37	0.65	0.34	0.24
			SWR	0.82	0.46	0.35	0.63	0.33	0.22
		Clips	No SWR	0.54	0.27	0.20	0.34	0.19	0.16
			SWR	0.52	0.26	0.18	0.31	0.17	0.14
		Single Wraps	No SWR	0.40	0.22	0.18	0.28	0.17	0.16
			SWR	0.37	0.19	0.16	0.24	0.14	0.14
		Double Wraps	No SWR	0.32	0.19	0.17	0.27	0.16	0.16
			SWR	0.26	0.16	0.14	0.22	0.14	0.13
Reinforced Concrete Roof Deck				0.20	0.12	0.12	0.20	0.12	0.12
YEAR BUILT ON OR AFTER JANUARY 1, 2002									
			No SWR	0.23	0.18	0.18	0.19	0.14	0.14
Other Roof Deck			SWR	0.20	0.16	0.16	0.17	0.14	0.14
Reinforced Concrete Roof Deck				0.19	0.11	0.11	0.19	0.11	0.11

APPROVED
 Date Received: Date Of Action:
 1/4/2017 01/24/2017
FL OFFICE OF INSURANCE REGULATION

TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 5+ Units - Terrain C												
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)												
Building Type I 3 stories or less YEAR BUILT BEFORE JANUARY 1, 2002				Roof Shape and Opening Protection								
				Flat			Gable			Hip		
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	S. Water Resistance	None	Class B	Class A	None	Class B	Class A	None	Class B	Class A
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
YEAR BUILT ON OR AFTER JANUARY 1, 2002												
Other Roof Deck			No SWR	0.17	0.16	0.13	0.15	0.12	0.11	0.14	0.12	0.11
			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

APPROVED
 Date Received: Date Of Action:
 1/4/2017 01/24/2017
 FL OFFICE OF INSURANCE REGULATION

TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 5+ Units – Terrain C											
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)											
Building Type II 4 to 6 stories			Roof Deck Attachment								
YEAR BUILT BEFORE JANUARY 1, 2002			A Wood Deck			B Metal Deck			C Reinforced Concrete Deck		
Year Built	Roof Cover	S. Water 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
	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
	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

Built On or After Jan 1, 2002							
		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

APPROVED
 Date Received: Date Of Action:
 1/4/2017 01/24/2017
 FL OFFICE OF INSURANCE REGULATION

TABLE 23 - MITIGATION FACTORS

Loss Mitigation Factors for 5+ Units – Terrain C								
(This chart is not applicable for risks located in a building that has 1 to 4 units or mobile homes.)								
Building Type III 7 stories or more YEAR BUILT BEFORE JANUARY 1, 2002			Roof Deck Attachment					
			B Metal Deck			C 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

Built On or After Jan 1, 2002							
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