

A-FLORIDA INSURANCE COMPANY
Homeowners Rates Effective 1/1/2004
Rating Logic for Calculation of Adjusted Base Premium

Op.	Value	Premium	Description
	163	163	Fire Base Rate (by Form)
x	1.00	0	Fire Territory Factor
x	1.00	0	Fire Construction/Protection Class Factor (by Form)
=		163	Fire Key Premium
x	1.006	1	Fire "Key" (amount of insurance) Factor (by Form)
x	1.00	0	Fire Deductible Factor (by AOI)
=		164	Fire Base Premium
	282	282	Hurricane Base Rate (by Form)
x	0.57	(121)	Hurricane Territory Factor
x	0.73	(76)	Hurricane Mitigation Factor
=		85	Hurricane Key Premium
x	1.025	2	Hurricane Key Factor (by Form)
x	1.00	0	Hurricane Deductible Factor (by Zone, & AOI if flat \$500)
=		87	Hurricane Base Premium
	46	46	Other Wind Base Rate (by Form)
x	1.09	4	Other Wind Territory Factor
=		50	Other Wind Key Premium
x	1.025	1	Other Wind Key Factor (by Form)
x	1.00	0	Other Wind Deductible Factor (by AOI)
=		51	Other Wind Base Premium
	31	31	Liability Base Rate (by Form)
x	1.00	0	Liability Increased Limits Factor
x	0.92	(2)	Liability Territory (group) Factor
+	2	2	Medical Payments Base Rate
+	0	0	Medical Limit Charge/Credit
=		31	Liability/Medical Base Premium
	151	151	All Other Perils Base Rate (by Form)
x	1.01	2	AOP Territory Factor
=		153	AOP Key Premium
x	1.022	3	AOP Key Factor (by Form)
x	1.00	0	AOP Deductible Factor (by AOI)
=		156	AOP Base Premium
		488	Total Base Premium

Op.	Value	\$ Impact	Description
-	(0.05)	(24)	Claim Free Credit (to Total)
-	(0.11)	(35)	Protective Device Credit (to AOP+Fire)
+	0	0	Seasonal Occupancy modifier (to AOP+Fire+Liab)
-	0	0	Wind Exclusion Credit (to Hurr + Other Wind)
+	0	0	Screen Enclosure Charge (flat charge)
-	(0.04)	(13)	Age of Home Credit (to AOP+Fire) - HO
+	0	0	Multi-Unit or "Town/Rowhouse" mod (to AOP+Fire) - HO
+	0.16	73	Replacement Cost Provisions mod (to non-Liab) - HO
-	0	0	Law/Ordinance Exclusion Credit (to non-Liab) - HO
-	0	0	In-Construction Credit (to Total) - HO
-	(0.06)	(8)	BCEGS Credit (to Hurr + Other Wind) - HO
+/-	0	0	Loss Settlement Options mod (to non-Liab) - MH
-	0	0	ANSI/ASCE Credit (to non-Liab) - MH
=		481	Adjusted Base Premium
+		55	Expense Fee
=		536	Total Policy Premium