

AL BENCHMARK MITIGATION DISCOUNTS

1. Filed discounts must not be less than, but may be greater than, the following as a percent of the total Homeowners / Dwelling premium, regardless of coastal territory or wind deductible (unless otherwise supported by hurricane model analysis):

	<u>Concrete/Superior</u>	<u>Masonry</u>	<u>Frame</u>
FFSLS	15%	25%	25%
Retrofit - Gold	10%	20%	20%
Retrofit - Silver	7.5%	15%	15%
Retrofit - Bronze	5%	10%	10%
2006 IRC	5%	10%	10%

2. Filed discounts must not be less than, but may be greater than, the following as a percent of the Wind-Only Homeowners / Dwelling premium, regardless of coastal territory or wind deductible (unless otherwise supported by hurricane model analysis):

	<u>Concrete/Superior</u>	<u>Masonry</u>	<u>Frame</u>
FFSLS	20%	35%	35%
Retrofit – Gold	15%	25%	25%
Retrofit - Silver	10%	20%	20%
Retrofit - Bronze	7.5%	15%	15%
2006 IRC	7.5%	15%	15%