

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% |