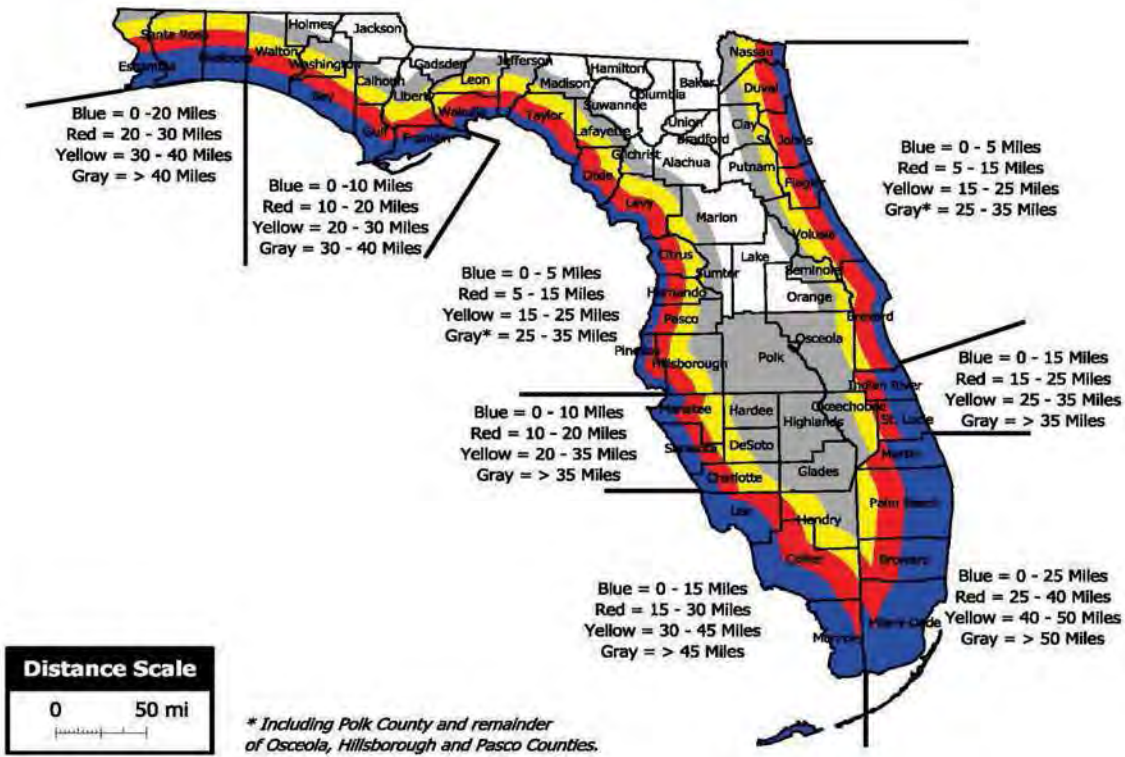







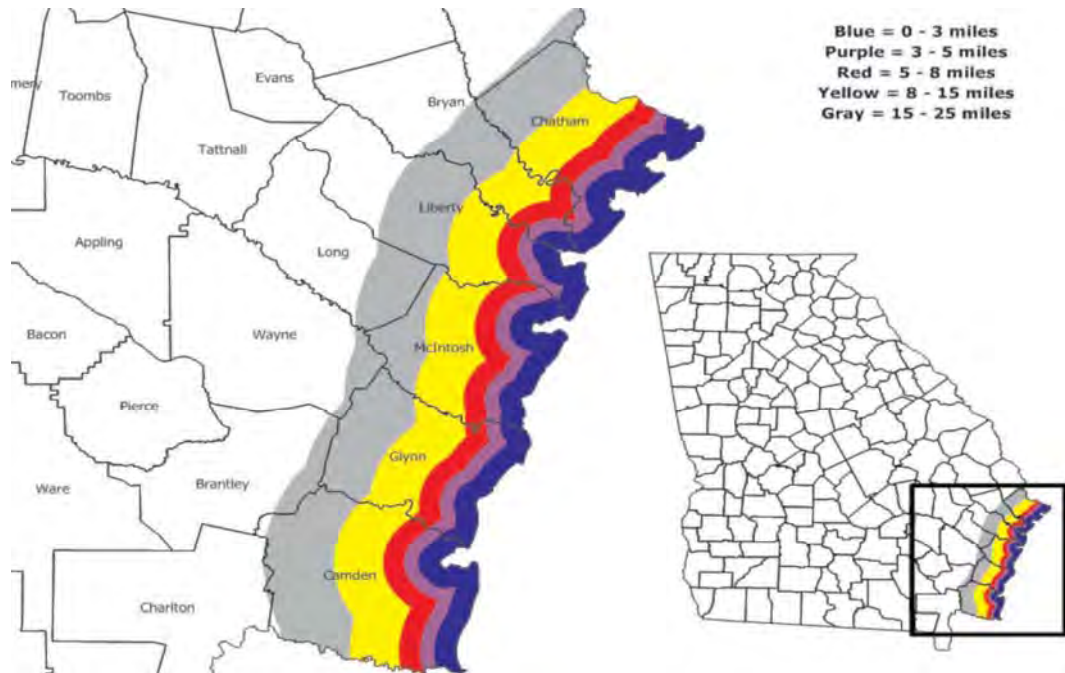
Coastal Guidelines: Florida









ZONE	GUIDELINES
 Extreme	If wind/hail is excluded (allowed in FL)*, standard UW Guidelines apply; otherwise account will be declined.
 Severe	If wind/hail is excluded*, standard UW Guidelines apply; otherwise additional guidelines will apply: <ul style="list-style-type: none"> • TIV -w- BI < \$1.0m • Mandatory wind / hail deductible of 5% • No Frame or Joisted Masonry construction • Built 2001 or later
 High	If wind/hail is excluded*, standard UW Guidelines apply; otherwise additional guidelines will apply: <ul style="list-style-type: none"> • TIV -w- BI < \$2.0m • Mandatory wind / hail deductible of at least 2% for Fire Resistant, Modified Fire Resistant, Masonry Non-Combustible, and Joisted Masonry; 5% for Frame and Non-Combustible • Built 2001 or later
 Moderate	If wind/hail is excluded*, standard UW Guidelines apply; otherwise additional guidelines will apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Mandatory wind / hail deductible of 2% • Frame and Non-Combustible construction not allowed on buildings > \$3.0m
 All other areas	Standard UW Guidelines apply.

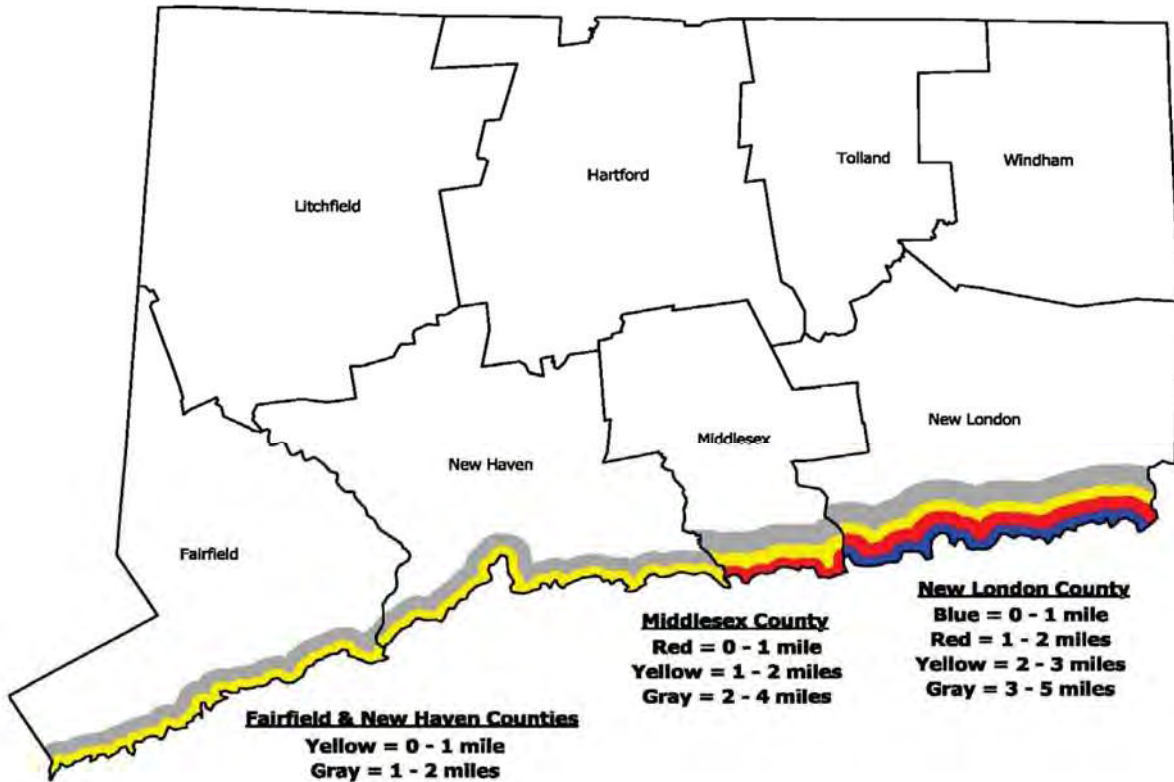
*If account is outside of the wind pool, wind / hail can only be excluded in writing on the business's letterhead.






Coastal Guidelines: Georgia



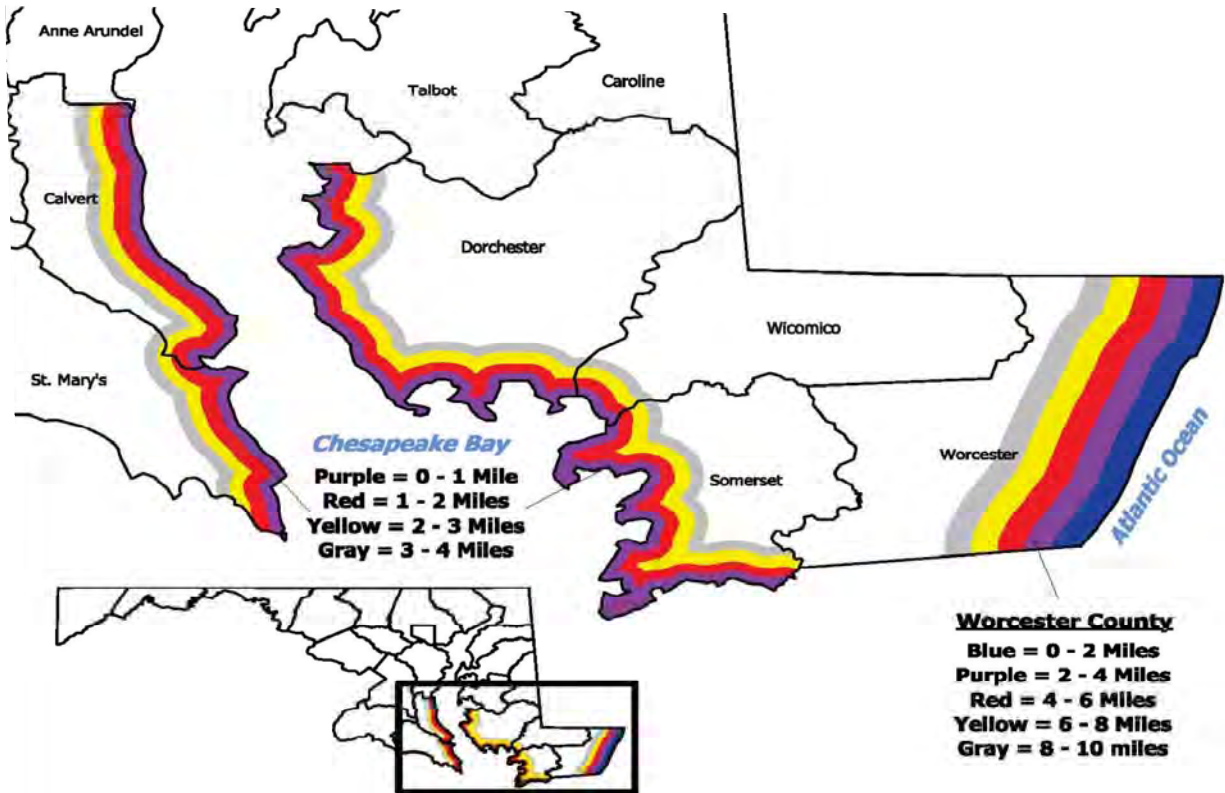
ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise account will be declined.
 Extreme - Modified	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$750k • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$375k • Mandatory wind/hail deductible of at least 5%
 Severe	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$1.5m • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$750k • Mandatory wind/hail deductible of at least 2%
 High	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Frame construction not allowed on buildings > \$1.5m
 Moderate	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Frame construction not allowed on buildings > \$3.0m
 All other areas	Standard UW Guidelines apply.







Coastal Guidelines: Connecticut



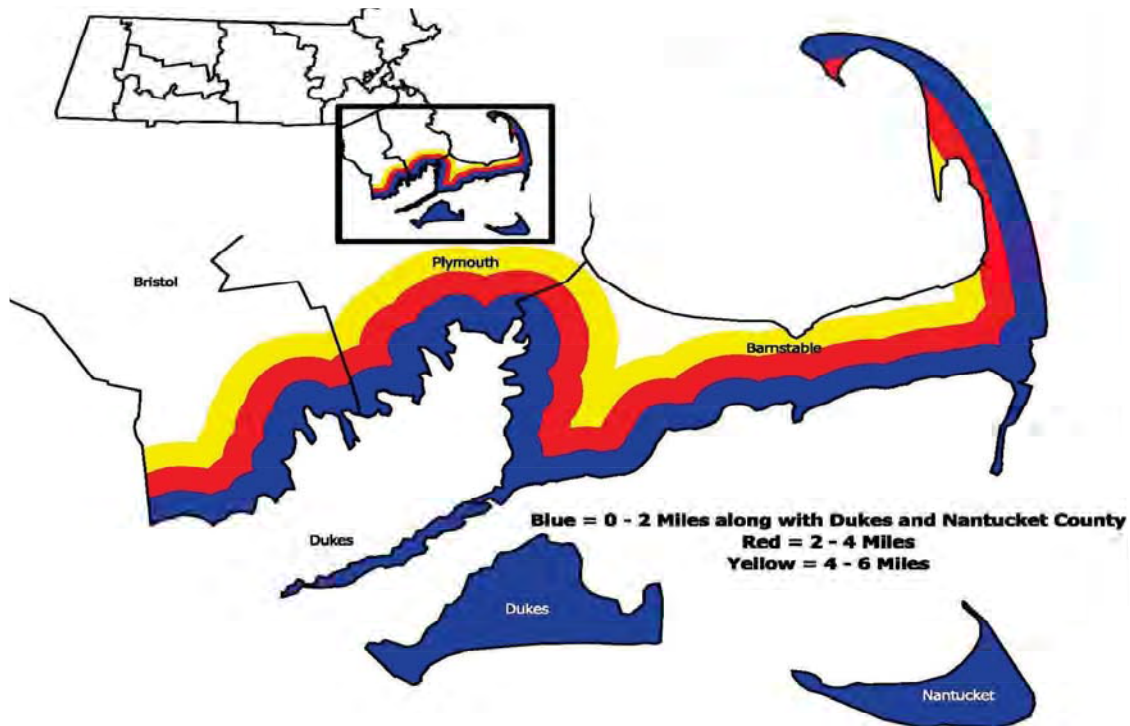
ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise, account will be declined.
 Severe	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> TIV -w- BI < \$3.0m Frame construction not allowed on buildings > \$1.5m Mandatory wind/hail deductible of at least 2%
 High	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> TIV -w- BI < \$6.0m Frame construction not allowed on buildings > \$3.0m
 Moderate	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> TIV -w- BI < \$12.0m Frame construction not allowed on buildings > \$6.0m
 All other areas	Standard UW Guidelines apply.





Coastal Guidelines: Maryland



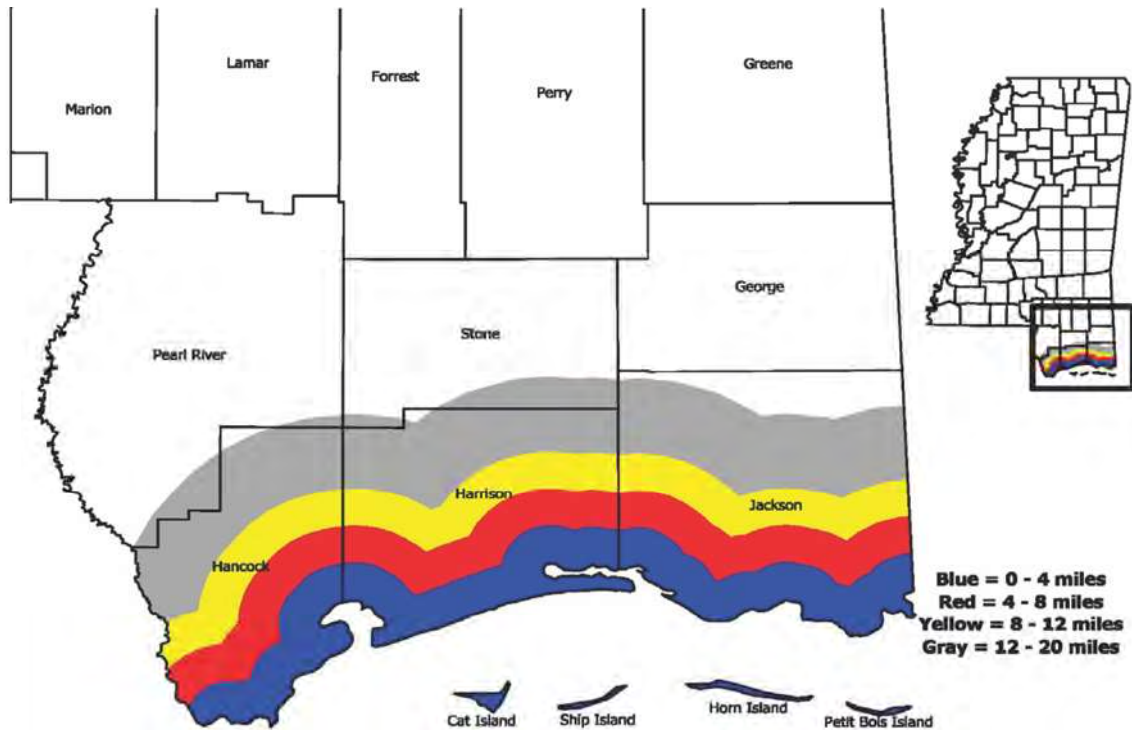
ZONE	GUIDELINES
 Extreme	Account will be declined.
 Extreme - Modified	<p>In addition to standard underwriting guidelines, the following apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$750k Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) Frame construction not allowed on buildings > \$375k Mandatory wind/hail deductible of at least 5%
 Severe	<p>In addition to standard underwriting guidelines, the following apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$1.5m Frame construction not allowed on buildings > \$750k Mandatory wind/hail deductible of at least 2%
 High	<p>In addition to standard underwriting guidelines, the following apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$3.0m Frame construction not allowed on buildings > \$1.5m
 Moderate	<p>In addition to standard underwriting guidelines, the following apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$6.0m Frame construction not allowed on buildings > \$3.0m
 All other areas	Standard underwriting guidelines apply.






Coastal Guidelines: Massachusetts



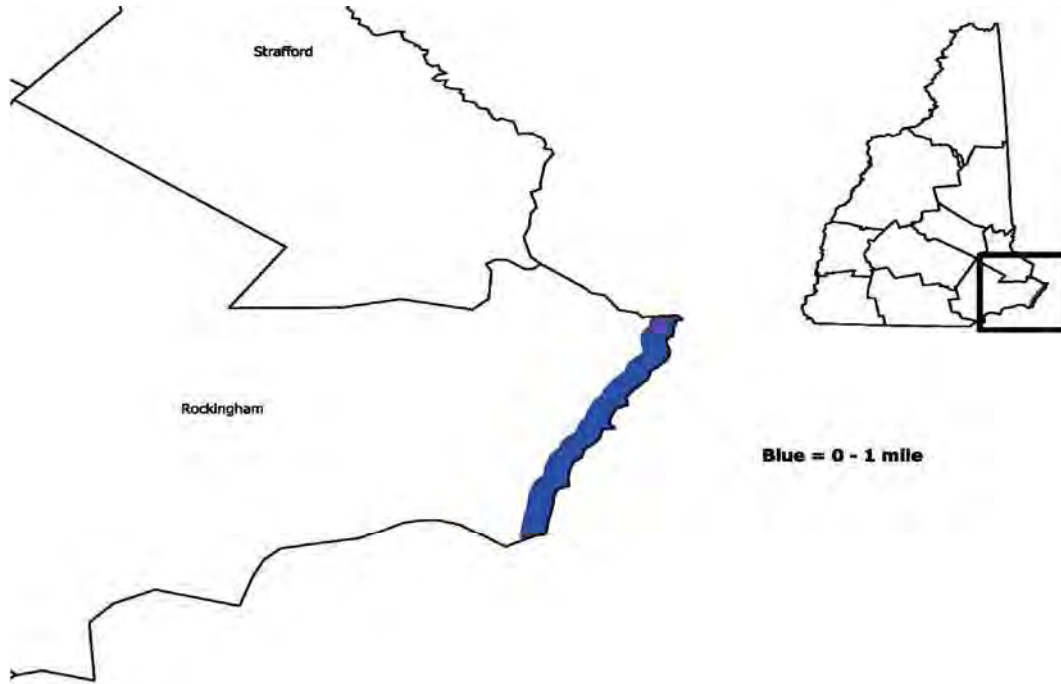
ZONE	GUIDELINES
 Extreme	Not in acceptable area. Account will be declined.
 Severe	<p>In addition to standard UW Guidelines, the following guidelines apply:</p> <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Frame construction not allowed on buildings > \$1.5m • Mandatory wind/hail deductible of at least 2%
 High	<p>In addition to standard UW Guidelines, the following guidelines apply:</p> <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Frame construction not allowed on buildings > \$3.0m
 All other areas	Standard UW guidelines apply.



Coastal Guidelines: Mississippi



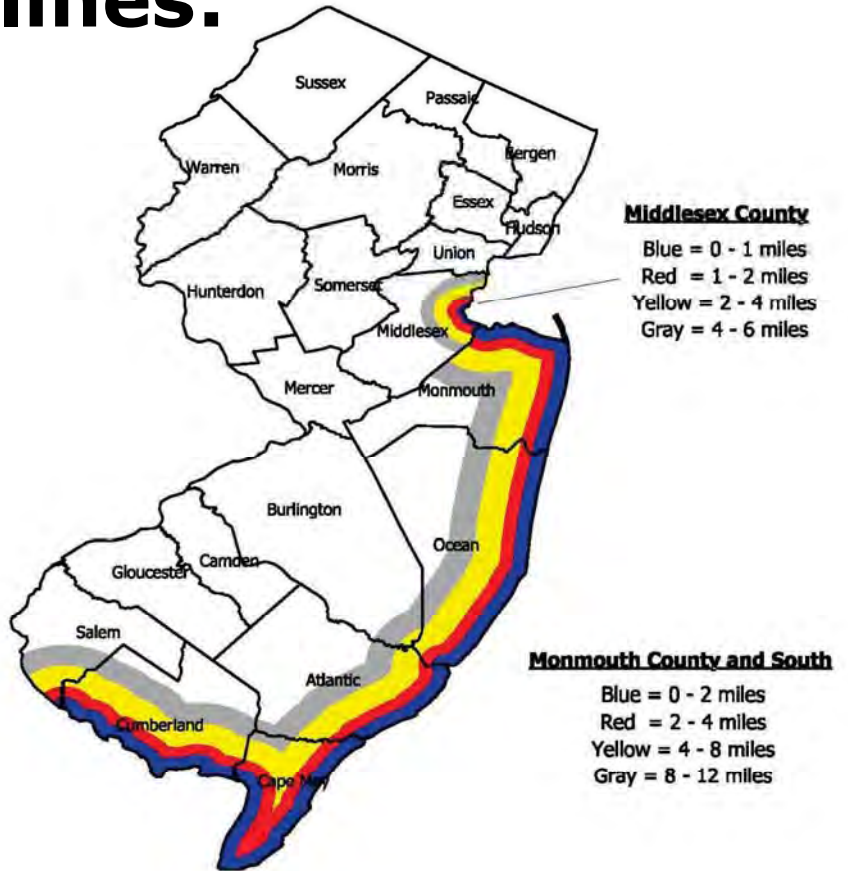
ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply for non-island exposures; all island exposures will be declined.
 Severe	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$1.5m • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$750k • Built in 2003 or later • Risks in Hancock, Harrison, & Jackson counties must be in compliance with wind/flood requirements of 2003 • Mandatory wind/hail deductible of at least 2%
 High	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Frame construction not allowed on buildings > \$1.5m • Built in 2003 or later • Risks in Hancock, Harrison, & Jackson counties must be in compliance with wind/flood requirements of 2003
 Moderate	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Frame construction not allowed on buildings > \$3.0m • Built in 2003 or later • Risks in Hancock, Harrison, & Jackson counties must be in compliance with wind/flood requirements of 2003
 All other areas	Standard UW Guidelines apply.






Coastal Guidelines: New Hampshire



ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise, account will be declined.
 All other areas	Standard UW Guidelines apply.

Coastal Guidelines: New Jersey









ZONE	GUIDELINES
 Extreme	Not in acceptable area. Account will be declined.
 Severe	<p>In addition to standard UW Guidelines, the following guidelines apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$3.0m Frame construction not allowed on buildings > \$1.5m Mandatory wind/hail deductible of at least 2%
 High	<p>In addition to standard UW Guidelines, the following guidelines apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$6.0m Frame construction not allowed on buildings > \$3.0m
 Moderate	<p>In addition to standard UW Guidelines, the following guidelines apply:</p> <ul style="list-style-type: none"> TIV -w- BI < \$12.0m Frame construction not allowed on buildings > \$6.0m
 All other areas	Standard UW guidelines apply.

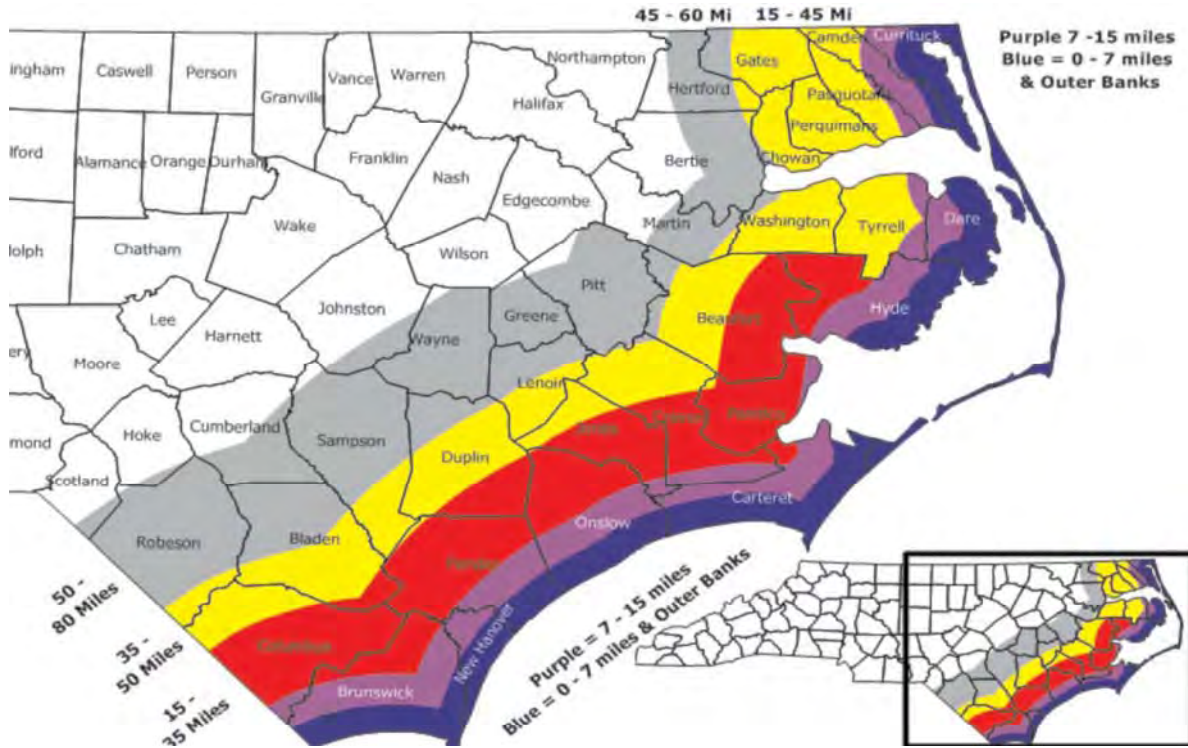
Coastal Guidelines:







New York Long Island



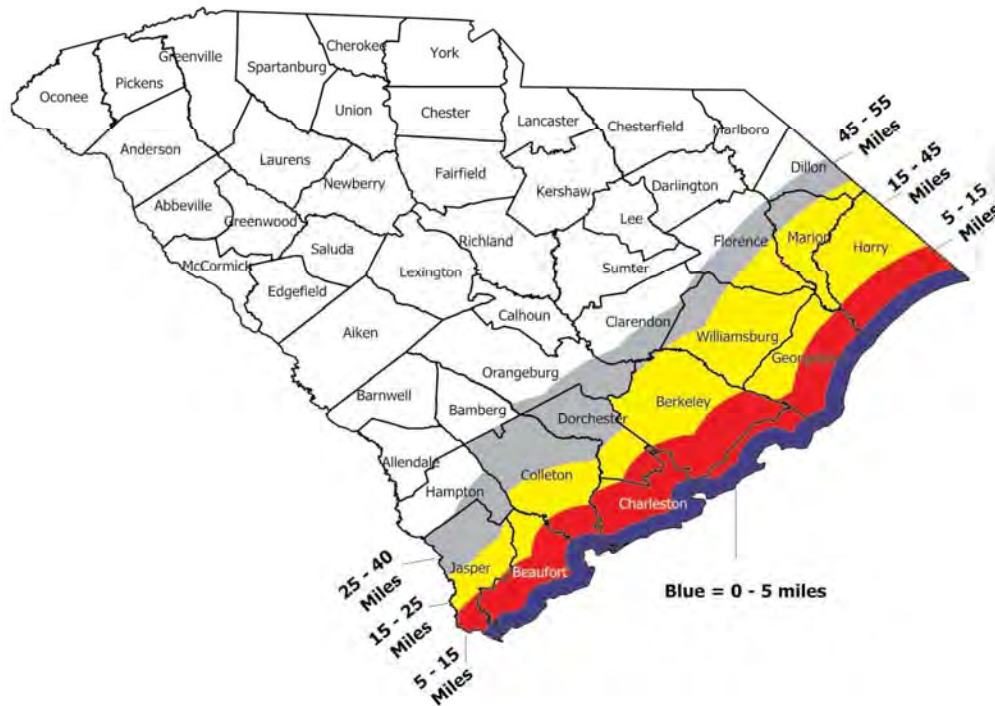
ZONE	GUIDELINES
 Extreme	Not in acceptable area. Account will be declined.
 Extreme - Modified	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$500k • Frame construction not allowed on buildings > \$250k • Mandatory wind/hail deductible of at least 2%
 Severe	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Frame construction not allowed on buildings > \$1.5m • Mandatory wind/hail deductible of at least 2%
 High	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Frame construction not allowed on buildings > \$3.0m
 Moderate	In addition to standard UW Guidelines, the following guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$12.0m • Frame construction not allowed on buildings > \$6.0m
 All other areas	Standard UW guidelines apply.






Coastal Guidelines: North Carolina



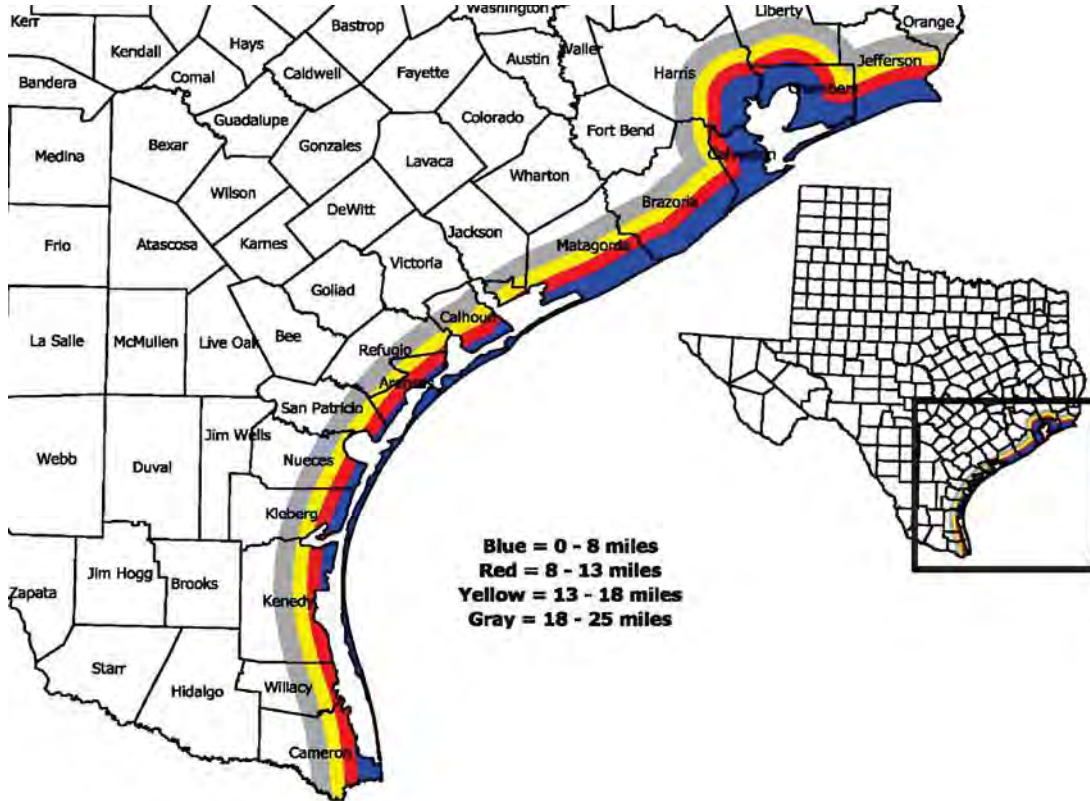
ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise account will be declined.
 Extreme - Modified	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$750k • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$375k • Built 2001 or later • Mandatory wind/hail deductible of at least 5%
 Severe	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$1.5m • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$750k • Built 2001 or later • Mandatory wind/hail deductible of at least 2%
 High	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Frame construction not allowed on buildings > \$1.5m • Built 2001 or later
 Moderate	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Frame construction not allowed on buildings > \$3.0m
 All other areas	Standard UW Guidelines apply.






Coastal Guidelines: South Carolina



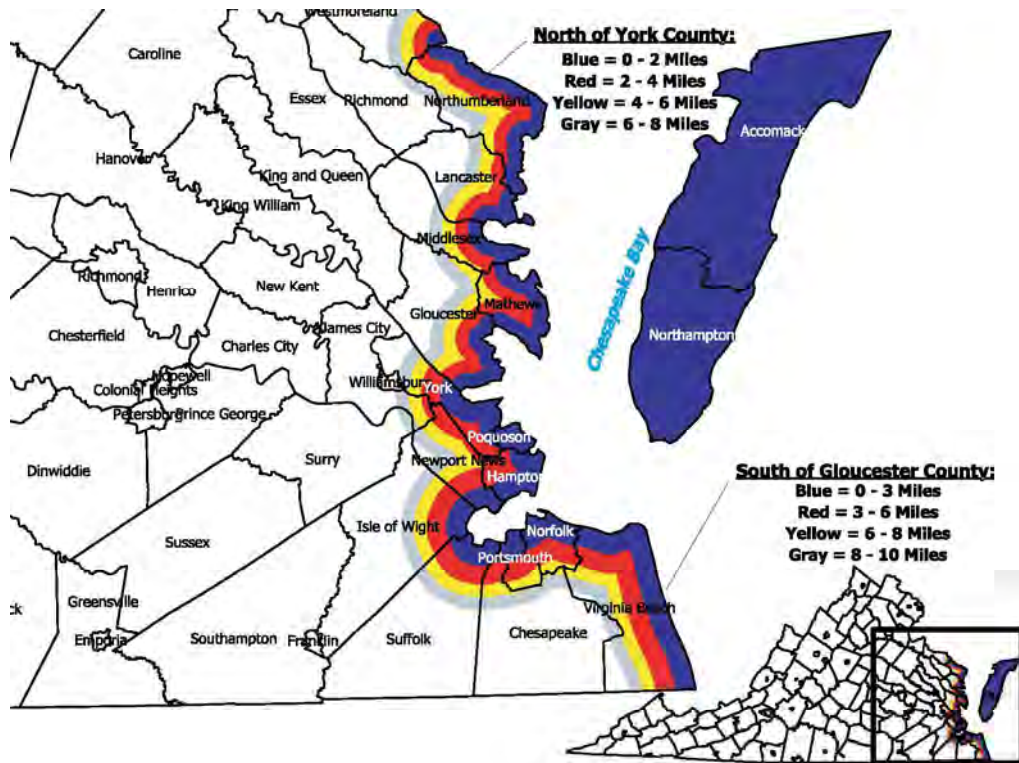
ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise account will be declined.
 Severe	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$1.5m • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$750k • Built 2001 or later • Mandatory wind/hail deductible of at least 2%
 High	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Frame construction not allowed on buildings > \$1.5m • Built 2001 or later
 Moderate	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Frame construction not allowed on buildings > \$3.0m
 All other areas	Standard UW Guidelines apply.

Coastal Guidelines: Texas



ZONE	GUIDELINES
 Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise account will be declined.
 Severe	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$1.5m • Compliant with TX Building Code for Windstorm Resistant Construction or TX Engineered Practice Act • Risk has wind mitigation factors in place (i.e. hurricane resistant windows/superior construction) • Frame construction not allowed on buildings > \$750k • Mandatory wind/hail deductible of at least 2%
 High	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$3.0m • Compliant with TX Building Code for Windstorm Resistant Construction or TX Engineered Practice Act • Frame construction not allowed on buildings > \$1.5m
 Moderate	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> • TIV -w- BI < \$6.0m • Compliant with TX Building Code for Windstorm Resistant Construction or TX Engineered Practice Act • Frame construction not allowed on buildings > \$3.0m
 All other areas	Standard UW Guidelines apply.

Coastal Guidelines: Virginia



ZONE	GUIDELINES
Extreme	If wind/hail is excluded, standard UW Guidelines apply; otherwise account will be declined.
Severe	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> TIV -w- BI < \$1.5m Risk has wind mitigation factors in place (i.e. Hurricane resistant windows/superior construction) Frame construction not allowed on buildings > \$750k Mandatory wind/hail deductible of at least 2%
High	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> TIV -w- BI < \$3.0m Frame construction not allowed on buildings > \$1.5m
Moderate	If wind/hail is excluded, standard UW Guidelines apply; otherwise additional guidelines apply: <ul style="list-style-type: none"> TIV -w- BI < \$6.0m Frame construction not allowed on buildings > \$3.0m
All other areas	Standard UW Guidelines apply.