

**D. WINDSTORM LOSS REDUCTION CREDITS FOR NEW CONSTRUCTION**

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	-	0.35	0.44	0.47	0.62	0.66	
			SWR	0.06	0.42	0.51	0.50	0.65	0.70	
		Clips	No SWR	0.35	0.47	0.50	0.62	0.68	0.70	
			SWR	0.42	0.54	0.57	0.66	0.73	0.74	
		Single Wraps	No SWR	0.35	0.47	0.50	0.62	0.68	0.70	
			SWR	0.43	0.55	0.58	0.67	0.73	0.74	
		Double Wraps	No SWR	0.35	0.47	0.50	0.62	0.68	0.70	
			SWR	0.43	0.55	0.58	0.66	0.73	0.74	
		Level B	Toe Nails	No SWR	0.09	0.46	0.56	0.49	0.63	0.68
				SWR	0.14	0.51	0.61	0.52	0.66	0.71
			Clips	No SWR	0.58	0.65	0.66	0.68	0.73	0.73
				SWR	0.65	0.70	0.72	0.73	0.76	0.77
	Single Wraps		No SWR	0.60	0.67	0.68	0.68	0.73	0.73	
			SWR	0.68	0.73	0.73	0.73	0.77	0.77	
	Double Wraps		No SWR	0.60	0.67	0.68	0.68	0.73	0.73	
			SWR	0.68	0.73	0.74	0.73	0.77	0.77	
	Level C		Toe Nails	No SWR	0.09	0.46	0.57	0.49	0.63	0.68
				SWR	0.14	0.51	0.61	0.51	0.66	0.71
			Clips	No SWR	0.59	0.65	0.67	0.68	0.73	0.73
				SWR	0.65	0.70	0.72	0.73	0.76	0.77
		Single Wraps	No SWR	0.62	0.68	0.68	0.68	0.73	0.73	
			SWR	0.69	0.73	0.74	0.73	0.77	0.77	
		Double Wraps	No SWR	0.62	0.68	0.69	0.68	0.73	0.73	
			SWR	0.70	0.74	0.74	0.73	0.77	0.77	
FBC Equivalent		Level A	Toe Nails	No SWR	0.11	0.47	0.57	0.55	0.70	0.75
				SWR	0.14	0.49	0.58	0.56	0.71	0.76
			Clips	No SWR	0.49	0.60	0.63	0.72	0.78	0.79
				SWR	0.50	0.62	0.65	0.73	0.78	0.80
	Single Wraps		No SWR	0.49	0.60	0.63	0.72	0.78	0.79	
			SWR	0.50	0.62	0.65	0.73	0.78	0.80	
	Double Wraps		No SWR	0.49	0.61	0.63	0.72	0.78	0.79	
			SWR	0.51	0.62	0.65	0.73	0.78	0.80	
	Level B		Toe Nails	No SWR	0.18	0.55	0.66	0.57	0.71	0.76
				SWR	0.20	0.57	0.67	0.57	0.72	0.77
			Clips	No SWR	0.70	0.75	0.77	0.78	0.81	0.82
				SWR	0.71	0.76	0.78	0.79	0.82	0.83
		Single Wraps	No SWR	0.73	0.78	0.78	0.78	0.82	0.82	
			SWR	0.74	0.79	0.80	0.79	0.83	0.83	
		Double Wraps	No SWR	0.73	0.78	0.78	0.78	0.82	0.82	
			SWR	0.75	0.80	0.80	0.79	0.83	0.83	
		Level C	Toe Nails	No SWR	0.18	0.56	0.66	0.57	0.71	0.76
				SWR	0.20	0.57	0.68	0.57	0.72	0.77
			Clips	No SWR	0.70	0.76	0.78	0.78	0.81	0.82
				SWR	0.72	0.77	0.78	0.79	0.82	0.83
	Single Wraps		No SWR	0.74	0.78	0.79	0.78	0.82	0.82	
			SWR	0.76	0.80	0.80	0.79	0.83	0.83	
	Double Wraps		No SWR	0.74	0.79	0.79	0.78	0.82	0.82	
			SWR	0.76	0.81	0.81	0.79	0.83	0.83	
Reinforced Concrete Roof Deck				0.82	0.84	0.84	0.82	0.84	0.84	
YEAR BUILT ON OR AFTER JANUARY 1, 2002				Other Roof Shape			Hip Roof Shape			
	FBC Wind Speed		FBC Wind Design	S. Water Resistance	None	Class B	Class A	None	Class B	Class A
Other Roof Deck or Dimensional Lumber Deck	100		≥100	No SWR	0.68	0.74	0.74	0.78	0.82	0.82
		SWR		0.69	0.74	0.74	0.79	0.82	0.82	
	110	≥110	No SWR	0.72	0.78	0.78	0.78	0.82	0.82	
			SWR	0.73	0.78	0.78	0.79	0.82	0.83	
	≥ 120	≥110	No SWR	0.74	0.78	0.79	0.78	0.82	0.82	
			SWR	0.75	0.80	0.80	0.78	0.82	0.82	
	≥ 120 and WBDR	≥ 120	No SWR	0.77	0.82	0.82	0.81	0.86	0.86	
			SWR	0.80	0.84	0.84	0.83	0.86	0.86	
Reinforced Concrete Roof Deck				0.82	0.84	0.84	0.82	0.85	0.85	

# American Integrity Insurance Company of Florida

Loss Mitigation Factors for 1 to 4 units - Multi-Peril – 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					
Roof Cover	Roof Deck Attachment	Roof-Wall Connection	S. Water Resistance	Other Roof Shape			Hip Roof Shape		
				None	Class B	Class A	None	Class B	Class A
Non-FBC Equivalent	Level A	Toe Nails	No SWR	-	0.29	0.39	0.28	0.56	0.64
			SWR	0.07	0.38	0.48	0.32	0.62	0.72
		Clips	No SWR	0.18	0.38	0.44	0.44	0.64	0.68
			SWR	0.26	0.48	0.54	0.51	0.72	0.76
		Single Wraps	No SWR	0.20	0.39	0.44	0.45	0.64	0.68
			SWR	0.28	0.49	0.54	0.51	0.72	0.76
		Double Wraps	No SWR	0.21	0.39	0.44	0.45	0.64	0.68
			SWR	0.28	0.49	0.54	0.51	0.72	0.76
	Level B	Toe Nails	No SWR	0.09	0.44	0.55	0.29	0.59	0.69
			SWR	0.14	0.50	0.61	0.33	0.64	0.74
		Clips	No SWR	0.38	0.63	0.69	0.57	0.73	0.76
			SWR	0.44	0.71	0.78	0.65	0.79	0.83
		Single Wraps	No SWR	0.48	0.67	0.70	0.60	0.74	0.76
			SWR	0.58	0.76	0.80	0.71	0.81	0.83
		Double Wraps	No SWR	0.51	0.68	0.71	0.61	0.74	0.76
			SWR	0.63	0.79	0.81	0.72	0.82	0.83
	Level C	Toe Nails	No SWR	0.09	0.45	0.56	0.29	0.59	0.69
			SWR	0.14	0.51	0.61	0.33	0.64	0.74
		Clips	No SWR	0.39	0.64	0.71	0.57	0.73	0.76
			SWR	0.45	0.71	0.79	0.65	0.79	0.83
		Single Wraps	No SWR	0.49	0.69	0.73	0.61	0.75	0.76
			SWR	0.60	0.78	0.81	0.73	0.82	0.83
		Double Wraps	No SWR	0.55	0.72	0.74	0.61	0.76	0.77
			SWR	0.71	0.81	0.83	0.74	0.83	0.84
FBC Equivalent	Level A	Toe Nails	No SWR	0.07	0.39	0.49	0.33	0.63	0.73
			SWR	0.10	0.42	0.52	0.36	0.65	0.75
		Clips	No SWR	0.28	0.50	0.56	0.53	0.73	0.78
			SWR	0.30	0.53	0.58	0.54	0.76	0.80
		Single Wraps	No SWR	0.30	0.51	0.56	0.53	0.73	0.78
			SWR	0.32	0.54	0.59	0.55	0.76	0.80
		Double Wraps	No SWR	0.30	0.51	0.56	0.53	0.73	0.78
			SWR	0.33	0.54	0.59	0.55	0.76	0.80
	Equivalent	Toe Nails	No SWR	0.15	0.51	0.63	0.35	0.66	0.76
			SWR	0.18	0.53	0.64	0.37	0.67	0.78
		Clips	No SWR	0.46	0.71	0.78	0.66	0.81	0.84
			SWR	0.48	0.74	0.81	0.68	0.83	0.86
		Single Wraps	No SWR	0.58	0.76	0.80	0.71	0.83	0.84
			SWR	0.61	0.79	0.83	0.74	0.85	0.86
		Double Wraps	No SWR	0.63	0.78	0.80	0.72	0.83	0.84
			SWR	0.67	0.82	0.84	0.76	0.86	0.86
	Level C	Toe Nails	No SWR	0.15	0.51	0.63	0.35	0.66	0.76
			SWR	0.18	0.54	0.65	0.37	0.67	0.78
		Clips	No SWR	0.46	0.73	0.80	0.66	0.81	0.84
			SWR	0.48	0.74	0.82	0.69	0.83	0.86
		Single Wraps	No SWR	0.60	0.78	0.82	0.72	0.83	0.84
			SWR	0.63	0.81	0.84	0.76	0.86	0.86
		Double Wraps	No SWR	0.68	0.81	0.83	0.73	0.84	0.84
			SWR	0.74	0.84	0.86	0.78	0.86	0.87
Reinforced Concrete Roof Deck				0.80	0.88	0.88	0.80	0.88	0.88
YEAR BUILT ON OR AFTER JANUARY 1, 2002									
Other Roof Deck			No SWR	0.77	0.82	0.82	0.81	0.86	0.86
			SWR	0.80	0.84	0.84	0.83	0.86	0.86
Reinforced Concrete Roof Deck				0.81	0.89	0.89	0.81	0.89	0.89