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# SUTTON SPECIALTY INSURANCE COMPANY

## EXCESS & SURPLUS LINES

### UNDERWRITING ELIGIBILITY GUIDELINES

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California  
HO-3  
Homeowners

Brought to you by



EFFECTIVE ON OR AFTER: AUGUST 5, 2024

# UNDERWRITING ELIGIBILITY GUIDELINES

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All applications must be submitted unbound and require prior approval by an underwriter. The following risks require prior approval by an underwriter:

1. Dwellings with Coverage A limit of liability above \$1,000,000.
2. Risks with three or more unrelated individuals on the deed of trust (must submit with details as to the relationship and reason for the multiple names).
3. Risks where the applicant believes that a prior loss bears no relation to the coverage afforded by this program must be submitted unbound with a complete explanation and all supporting documentation for prior underwriter approval.
4. Seasonal or secondary properties or any property where the insured states they maintain two or more primary residences.
5. Any applicant or dwelling that has had a loss within the past 12 months with a payment of \$100,000 or more.
6. Risks where requested Coverage A limit is less than the replacement cost provided at quote. Risks where requested Coverage A limit is greater than 35% above the replacement cost estimate provided at quote.
7. Risks that have been fully remodeled (i.e., all major systems have been remodeled, including plumbing, electrical and roof).
8. Dwellings purchased at, from or through foreclosure, bank or trustee sale.

All risks are subject to review for acceptability under the Company guidelines. One or more of the following criteria may lead to declination, cancellation or non-renewal:

1. Dwellings with Coverage A limit of liability below or above the minimum and maximum allowable limits listed below:

<b>Policy Form</b>	<b>Minimum</b>	<b>Maximum</b>
HO-3	\$150,000	\$2,500,000

2. An insured who has been successfully denied, within the immediately preceding five-year period, payment by an insurer of a claim under a property and casualty insurance policy based on arson, conspiracy to commit arson, misrepresentation, fraud, or conspiracy to commit fraud, committed by or on behalf of the individual.
3. An insured with a loss history that demonstrates a pattern of frequency or severity or carelessness.
4. An insured who insures or seeks to insure a home that is being used for an illegal or demonstrably hazardous purpose.
5. An insured who is seeking to insure a home that is not used exclusively for personal private residential purposes.
6. An insured who has had an insurance policy canceled due to non-payment of premium within the immediately preceding five-year period.
7. An insured with a high public profile that shows evidence of questionable character, instability or immaturity.
8. An insured refusing to allow or complete inspection of the property to be insured.
9. An insured who fails to provide to the company, upon written request, reasonable and necessary underwriting information that would affect insurability.
10. An insured who misrepresents or does not disclose a material fact which, if known to us, would have caused us not to issue the policy.
11. An insured or entity whose actions demonstrate that there is a risk of a moral hazard.
12. A material change in exposure.
13. Properties that represent an unacceptable wildfire risk for any reason including but not limited to insufficient defensible space around the dwelling and other structures, proximity to brush or forest, or deferred maintenance that presents an unacceptable risk.
14. Properties that are isolated or inaccessible to firefighting or other emergency equipment or services.

15. Properties located in landslide or mudslide areas.
16. Properties located in a neighborhood not showing pride of ownership or with condemned dwellings.
17. Any risk with a pool, hot tub, spa or similar structure unless in compliance with municipal ordinances, fenced, filled and maintained.
18. Dwellings built prior to 1940 without upgrades to dwelling systems such as plumbing, electrical and HVAC (except qualifying renewals).
19. Mobile homes, trailers (including recreational and utility), boats, houseboats, automobiles, basement homes, portable buildings or any structure made of cloth or canvas.
20. Dwellings of unusual or irreplaceable construction or cantilevered construction.
21. Dwellings that are not of sound structure, not built to required building codes, or not maintained in an insurable condition showing pride of ownership.
22. Dwellings not on a permanent or solid foundation.
23. Dwellings on posts, stilts or pilings. This does not include dwellings on a solid foundation with post and pier construction that creates a small, enclosed crawl space under the dwelling.
24. Dwellings with roof coverings consisting of non-fire rated wood shake or other flammable materials, flat roofs older than 15 years of age, or roofs with two or more overlays of composition shingles.
25. Dwellings with a roof covering that is older than the expected life of the product or that is otherwise in poor condition or poorly maintained.
26. Dwellings with roofs in poor condition (regardless of age), will be limited to Roof For Fire And Lightning Only Endorsement Coverage (ATTACH: Roof for Fire and Lightning Only Endorsement) which limits coverage for roof and interior damage due to roof condition to perils of fire or lightning. Dwellings with roofs 20 year of age and older and in fair condition, or close to the end of their useful life, will be limited to Actual Cash Value coverage (ATTACH: Actual Cash Value Roof Endorsement). This rule does not apply to tile roofs, including clay and concrete shingle tile roofs, in good condition.
27. Dwellings with trees that overhang the roof of the Residence Premises.
28. Risks with visible debris on the property.
29. Dwellings with wood, coal, pellet, or kerosene stoves, space heaters, and/or wall heaters that are the main source of heat, whether or not permanently installed and whether or not thermostatically controlled.
30. Dwellings undergoing extensive remodeling, renovation or construction affecting habitability.
31. Dwellings with unrepaired damage and/or open or pending claims, and/or known potential (a) defects, (b) claims disputes, (c) property disputes, and/or (d) lawsuits.
32. Dwellings that do not have a fully functional fire extinguisher and functioning smoke detectors located on the premises.
33. Dwellings without 100% copper wiring. Dwellings with knob and tube wiring, a fuse box and/or fuses of any kind are ineligible.
34. Dwellings that do not have deadbolts on all doors that provide access to the dwelling and/or garage.
35. Risks with pressurized polybutylene pipes.
36. Any building not constructed specifically to be a single-family dwelling, or any dwelling sharing common walls with other properties. However, a unit that is part of a Townhouse or Row House and shares common walls with other units where the structural components of the unit are owned by the Named Insured can be written as an HO-3 risk. We will only accept Townhouse or Row House units within a building containing a maximum of 8 individual family units. Only one individual family unit may be insured by any one policy. Townhouse and Row House rating factors will be applied.
37. Risks not occupied within thirty (30) days from the inception date of the policy.
38. Any applicant or dwelling that has had more than 3 chargeable losses in the last 5 years.
39. Risks with any business activity involving foot traffic on the Residence Premises.
40. Risks where the applicant has had foreclosure proceedings initiated against an owned property anytime within the last three (3) years.
41. Risks with unusual liability exposures.

42. Any dwelling or building which is used for dormitory/student housing, military barracks, nursing home, commercial building or short-term rental such as Airbnb or VRBO.
43. Risks where there is a tenant and/or boarder, and the tenant and/or boarder has any past due rent of any dollar amount.
44. Risks where there is a tenant and/or boarder, and there are any open or pending;
  - a. Disputes between the applicant and tenant and/or boarder; or
  - b. Claims between applicant and tenant and/or boarder; or
  - c. Lawsuits between applicant and tenant and/or boarder.

## Wildfire Eligibility Requirements

### A. Wildfire Risk Score

Each property will be assessed for eligibility based on the wildfire risk score in the area and the vulnerability level at the individual risk location. Risks that fall outside of the eligibility criteria below may not be eligible for coverage. The following requirements are applicable to all homes in all geographic locations.

- Wildfire Risk Score:
  - HazardHub Composite Risk Score of 39 or less and Wildfire Hazard Potential of High, Moderate, Low, or None/Very Low; or
  - Wildfire Hazard Potential of Very High and HazardHub Composite Risk Score of 33 or less
- Vulnerability Rating:
  - The higher the assessed modeled brush fire exposure of a property (“wildfire risk score”), the higher the impact of the individual vulnerability of the property itself. The Company will determine eligibility based on inspection, aerial imagery, & vulnerability scoring of the property
  - Risks in Very High Wildfire Hazard Potential areas will be required to maintain a Moderate or better Vulnerability Rating to be eligible for coverage. If the Vulnerability Rating is High or Very High, the Company may require the insured to clear defensible space to achieve a Moderate or better Vulnerability rating prior to binding coverage.
  - The following are examples of wildfire zone protection requirements in order to achieve the required Vulnerability Rating:
    - ROOF:
      - Gutters and roof must be clear of leaves, pine needles or other combustible debris – Eave soffits and attic vents must be fitted with narrow mesh screens;
      - Openings in tile or metal roofs must be effectively bird stopped (filled); and
      - Chimneys must be fitted with spark arrestors.
    - FIREWOOD & COMBUSTIBLE MATERIALS:
      - Firewood and other combustible materials must be stored at least 30 feet from the home (unless covered by Cal-Fire Approved Fire Blanket);
      - The area under decks should not be used to store combustible materials
    - YARD & GARDEN STRUCTURES;
      - Gazebos, playground equipment, Pergolas and other combustible structures must be located at least 30 feet from the home; and
      - Fuel tanks must be at least 30 feet from the home and have at least 10 feet around clear of combustible materials
    - DEFENSIBLE SPACE – WITHIN 30 FEET OF THE HOME
      - The area must be well managed to prevent wildfire from reaching the home, including:
        - Only non-flammable landscaping materials and/or high moisture-content annuals and perennials must be present within 5 feet of the home;

- No overhanging trees to any structures on the property, unless limbed 8 feet above structure; and
- Plants should be carefully spaced, low growing and free of resins, oils and waxes that burn easily and all dead vegetation must be removed.
- DEFENSIBLE SPACE – WITHIN 100 FEET OF THE HOME
  - Trees and vegetation in this zone should be managed to slow down and reduce the energy of a wildfire, including:
    - Trees must have lower branches removed to create six to ten feet of clearance from the ground;
    - Smaller conifers growing between taller trees should be removed; and
    - Vegetation should be kept to a minimum and dead plant materials should be removed.
- In addition, any property which, in the underwriter's judgement, presents an excessive wildfire risk will be ineligible for coverage

#### B. Aggregation Management

The following aggregation requirements will be used for eligibility to manage exposure in this program:

- \$50M maximum Total Insured Value (TIV) within a 2.5km radius
- \$5M maximum Total Insured Value (TIV) within a 400m radius
- Each risk is capped at \$2.5M total contribution to the Total Insured Value

#### C. Community Characteristics

The following community characteristics are applicable to all homes in all geographic locations. Risk that do not meet these requirements may not be eligible for coverage:

- Multiple access points to the community; and
- Road width and slope to the insured location must be adequate to accommodate fire department equipment.

#### D. Construction Requirements

The following construction requirements are applicable to all homes in all geographic locations.

- Wood Shake/Shingle Roof Coverings (unless post 2010 Class A rated) will not be eligible for coverage within 1 mile of unmitigated wildlands.

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# SUTTON SPECIALTY INSURANCE COMPANY

## EXCESS & SURPLUS LINES RATING & RULE MANUAL

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California  
HO-3  
Homeowners

Brought to you by



8/5/2024

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# 1 GENERAL

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Eligibility is limited to a single-family dwelling occupied by the titled owner and used principally for private residential purposes. The dwelling must have only one family and cannot have more than two roomers or boarders. Seasonal and secondary homes primarily used by the owner (not income properties primarily held for rent) are acceptable with applicable surcharges.

## 2 POLICY FORMS AND DWELLING LIMITS

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### 2.1 HOMEOWNERS:

HO-3 Form:

HO-3 HOMEOWNERS POLICY - BSSHO-CAHO3

HO-5 Form:

SUTTON SPECIALTY PREMIUM HO5 HOMEOWNERS  
POLICY – CALIFORNIA - BSSHO-CAHO5

### DWELLING LIMITS:

Minimum: \$150,000

Maximum: \$1,500,000

Minimum: \$150,000

Maximum: \$2,500,000

## 3 ELIGIBILITY AND UNDERWRITING STANDARDS

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These Eligibility Guidelines are subject to the Underwriting Eligibility Guidelines set forth by the Company. The Company inspects a large percentage of insured properties. The Company reserves the right to inspect any risks, including an in-person interior and exterior inspection, as part of the underwriting process.

## 4 POLICY TERM

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All policies are issued with a twelve-month term.

## 5 OTHER INSURANCE

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Other insurance covering the same property is permitted only when the other insurance is for perils not covered by the policy. (For example, flood insurance.) If a homeowner has duplicate coverage by error, only a pro-rata share of the premium may be returned. To determine the amount, calculate the Bamboo policy limit relative to the total coverage purchased. That percentage is then applied to the total premium for pro-rata refund. The other carrier should do the same. And then the homeowner must choose one policy going forward.

## 6 RESERVED FOR FUTURE

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## 7 APPLICATION AND BINDING PROCEDURES

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- Producers may submit risks, which will be reviewed for compliance with The Company's guidelines and if compliant, will be accepted provided every question on the application is answered (and explained when necessary), the application is properly signed by the applicant and producer, and the SL-2 Diligent Search Report and D-1 Disclosure Statement are fully completed and uploaded to the Bamboo platform.
- Effective date of the application can be no sooner than the date and time the application is completed, signed, down payment collected, and all binding requirements met.
- The signed application, executed by both the insured and the submitting producer, must be received by Bamboo within 10 days after binding coverage.
- Applications where the premium is billed to the Mortgagee may be submitted without payment.

Please contact Customer Service at (833) 922-6266 or [customerservice@bambooinsurance.com](mailto:customerservice@bambooinsurance.com) with any questions.

## 8 POLICY TRANSITION CREDIT

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The Policy Transition Credit is used in connect with writing business from a non-affiliated company. The purpose of this rule is to reduce policyholder disruption that may result from the conversion into this program as part of a qualified book transfer transaction. Applicants may qualify for a credit based on the percentage different between The Company's premium and the prior carrier's premium.

The Policy Transition Credit applies to new and renewal business policies if the following conditions are met:

1. The applicant had coverage with a carrier other than The Company prior to the effective date of The Company's policy;
2. There is a prior agreement with The Company to quote the referral.

## 9 CATASTROPHE MANAGEMENT

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### 9.1 SUSPENSION OF BINDING AUTHORITY

As part of The Company's Catastrophe Management procedures, we may from time to time establish, at our discretion, restrictions on binding authority. Whenever binding authority is restricted by operation of our Catastrophe Management procedures, no applications for new coverage will be accepted from the locations or risk profiles under restriction. In addition, no endorsements of existing policies which will have the effect of increasing The Company's exposure will be accepted.

Applications with an effective date/postmark combination, which would violate the prohibition(s) listed above, will be rejected and no coverage will exist. Renewals of The Company's expiring policies will be issued provided there is no increase in coverage or exposure, other than that which would normally occur (such as Adjustment of Limit).

This temporary suspension of binding authority will remain in effect until these binding restrictions have been lifted by The Company.

### 9.2 GENERAL (NON-EARTHQUAKE RELATED) EMERGENCY RESTRICTIONS

The Company may also establish discretionary restrictions on binding authority during emergency periods of potential floods, mudslides, fires, designated\* tropical storm, depression or hurricane, or other natural or

manmade disaster emergencies. Producers who are aware of such conditions SHOULD NOT BIND COVERAGE UNTIL THEY HAVE CALLED THE COMPANY TO VERIFY THAT NO BINDING RESTRICTIONS ARE IN EFFECT.

If enacted, these emergency restrictions will be identical to those detailed in the above "Suspension of Binding Authority" section.

This temporary suspension of binding authority will remain in effect until these binding restrictions have been lifted.

\*NOTE: A "designated" tropical storm or hurricane is a weather disturbance identified as a tropical storm, depression or hurricane by the United States National Weather Service.

### 9.3 EARTHQUAKE-RELATED EMERGENCY RESTRICTIONS

When an earthquake registering 5.0 or greater on the Richter scale occurs, the carrier issuing the earthquake policy (or its representative) may impose binding authority restrictions on all agents in the affected area:

- Binding authority will be restricted when an earthquake reading 5.0 or greater on the Richter Scale occurs.
- Binding authority will be restricted for the day of the earthquake and for the 30-day period following the earthquake.
- An aftershock reading 5.0 or greater on the Richter Scale will be considered a new earthquake and will result in a new period of suspended binding authority.
- The restrictions will apply to all counties located within 150 miles of the earthquake's epicenter.
- The above restrictions also apply to any requests to increase coverage limits.
- Renewals are not affected by these restrictions.

### 9.4 MISCELLANEOUS RESTRICTIONS

The Company may also establish (at its discretion) temporary and/or permanent restrictions on binding authority for new policies in certain territories to properly manage geographic concentration levels and overall portfolio exposure.

## 10 PAYMENT PLANS, FEES, AND MINIMUM RATE ON LINE

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### 10.1 MINIMUM PREMIUM

All policies are subject to a minimum premium of \$1,500.

### 10.2 MINIMUM PREMIUM PER TIV

All policies are subject to a minimum premium per TIV x 100 ratio of 0.20. Total Insured Valued (TIV) is calculated as the sum of coverages A, B, C, and D.

### 10.3 MINIMUM EARNED PREMIUM

All policies are subject to a minimum earned premium, if during the Policy Period, the policy is cancelled by insured request, or the policy is cancelled because the insured has not complied with inspection or documentation requirements or the policy is cancelled for non-payment of premium the amount of premium that will be treated as fully earned by Sutton Specialty Insurance Company will never be less than the minimum earned premium. The minimum earned premium is calculated as 13% of the premium for property insured, plus any non-refundable fees and pro-rata taxes.

## 10.4 PAYMENT PLANS

The total premium of any policy is due and payable at the beginning of the policy term, unless the policy is issued on an installment plan. For policies issued on an installment plan, the initial premium installment will be due on the effective date of the policy subject to the down payment requirement. Policyholders may pay their remaining balance in two (“3-Pay”), four (“5-Pay”), or 9 (“10-Pay”) additional installments:

Payment Plan	Down Payment	Installment Payment	Installment Schedule
Full Pay	100%		
3-Pay	40%	2 @ 30% each	1 <sup>st</sup> @ 60 days 2 <sup>nd</sup> @ 120 days
5-Pay	25%	4 @ 18.75% each	1 <sup>st</sup> @ 60 days 2 <sup>nd</sup> @ 90 days 3 <sup>rd</sup> @ 120 days 4 <sup>th</sup> @ 150 days
10-Pay*	25%	9 @ 9% each Final @ 3%	1 <sup>st</sup> @ 60 days 2 <sup>nd</sup> @ 90 days 3 <sup>rd</sup> @ 120 days 4 <sup>th</sup> @ 150 days 5 <sup>th</sup> @ 180 days 6 <sup>th</sup> @ 210 days 7 <sup>th</sup> @ 240 days 8 <sup>th</sup> @ 270 days 9 <sup>th</sup> @ 300 days
Mortgage Billed	Based on Mortgagee		

\*The “10-Pay” option requires an automatic payment source such as a credit card, debit card, or ACH account debit.

## 10.5 FEES

A fully earned policy fee of \$125 for HO-3 and \$250 for HO-5 will apply to both New Business and Renewal Business.

A fully earned broker fee of \$125 will be applied by the Producing Broker on both new and renewal business.

A \$10 service fee is added to all installments, but not the initial down payment.

An insufficient funds fee of \$25 will be assessed whenever a manual check, electronic check/funds transfer or credit card transaction is unable to be processed due to the lack of sufficient funds or credit limit.

If non-payment of premium notice is issued, but a premium payment is received before cancellation, a \$10 late fee will apply. If a policy is cancelled then reinstated, a \$10 reinstatement fee will apply. All policies cancelled at the request of the insured will be charged a \$250 fee.

## 11 CANCELLATION OR CHANGES IN COVERAGE LIMITS

It shall not be permissible to cancel any of the mandatory coverages in the policy unless the entire policy is cancelled.

If insurance is increased, cancelled or reduced, the additional premium shall be computed on a pro rata basis, subject to the minimum rate on line requirement and fully earned fees.

## 12 WHOLE DOLLAR PREMIUM RULE

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Each premium shown on the policy and endorsement shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar.

## 13 MULTI-VARIATE BY-PERIL PROGRAM

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Pricing will be based on a multi-variate program with base rates that vary by Peril Group (PG). Each of the following seven PGs will follow the same Rate Order of Calculation (ROC) while rating factors may vary:

1. Non-Catastrophe Fire
2. Sudden and Accidental Water Damage
3. Theft
4. Weather and Weather-related Water
5. All Other Perils (AOP)
6. Catastrophe Fire
  - a. Wildfire, Brush Fire, Urban Conflagration (Wildfire)
  - b. Fire Following Earthquake (FFEQ)

An individual homeowner submission is first classified by territory. Territory definitions are the same for every peril. However, territory relativities may vary. The Liability coverages do not use territories.

## 14 PREMIUM COMPUTATION

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This section provides an explanation of how premiums are determined and what adjustments are applied to price each risk.

### **Base Premium Coverages**

Base Premium covers all mandatory coverages. Extensions of coverage subject to additional premiums, “Dollar Adjustments”, are discussed separately below. Base coverages include:

- Dwelling Coverage (Coverage A)
- 10% of Dwelling Coverage for Other Structures (Coverage B)
- 50% of Dwelling Coverage for Contents Coverage (Coverage C)
- 20% of Dwelling Coverage for Additional Living Expense (Coverage D)
- Other coverages, as described in the policy

Premiums are determined on a by-peril basis with the following base rates:

**Table 1 – Base Rates**

Line	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
Homeowners	494.00	638.00	100.00	296.00	194.00	841.00	36.00

### **Premium Computation**

**Step 1:** Determine the Territory based upon the location of the dwelling. Refer to Appendix A for Territory definitions by Zip Code. Determine the Territory relativity according to Appendix B.

**Step2:** Reserved for Future Use

**Step 3:** Determine the Cost per Square Foot factor according to Table 3. This is only applicable for homes larger than 3,000 square feet. Homes equal to 3,000 square feet or less will receive a factor of 1.00. Interpolate for values between the lower and upper bands.

**Table 3 – Cost per Square Foot**

Cost per Square Foot	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
<= 400	1.100	1.100	1.100	1.100	1.100	1.100	1.100
500	1.050	1.050	1.050	1.050	1.050	1.050	1.050
575	1.000	1.000	1.000	1.000	1.000	1.000	1.000
725	1.000	1.000	1.000	1.000	1.000	1.000	1.000
>= 800	0.950	0.950	0.950	0.950	0.950	0.950	0.950

**Step 4:** Determine specific Claim Record factors (CRF) for each peril according to Table 4. The Non-Water-Related CRF will apply to Fire, Weather, Theft, and Other Peril Groupings. The Water CRF will apply only to Water. Wildfire and FFEQ will not be subject to CRF.

A qualified claim is any non-catastrophe claim that resulted in a net paid loss during the latest five-year period. Losses less than \$500 are not considered qualified claims. Losses that only have payments under Medical Payments coverage are not considered qualified claims.

**Table 4 – Claim Record**

Qualified Paid Claims	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.500	2.200	1.500	1.500	1.500	1.000	1.000
2	2.500	3.100	2.500	2.500	2.500	1.000	1.000
3	3.200	3.700	3.200	3.200	3.200	1.000	1.000
4+	4.000	4.000	4.000	4.000	4.000	1.000	1.000

\*Note: Claims surcharge does not apply to wildfire or FFEQ premiums.

**Step 5:** Determine Base Premium 1 for each Peril by multiplying the Base Premium by the Territory relativity, Cost Per Square Foot factor, and Claim Record factor.

**Step 6:** Determine the Increased Limit Factor for Coverage A from Table 5 below. See Appendices A for Territory definitions by Zip Code and Appendix C for Increased Limit Factor groupings by Territory.

**Table 5 – Increased Limit Factor for Coverage A**

Coverage A (000)	ILF Group	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
150000	1	0.407	0.407	0.407	0.407	0.407	0.407	0.407
250000	1	0.582	0.582	0.582	0.582	0.582	0.582	0.582
300000	1	0.663	0.663	0.663	0.663	0.663	0.663	0.663
400000	1	0.829	0.829	0.829	0.829	0.829	0.829	0.829
500000	1	1.000	1.000	1.000	1.000	1.000	1.000	1.000
600000	1	1.149	1.149	1.149	1.149	1.149	1.149	1.149
700000	1	1.312	1.312	1.312	1.312	1.312	1.312	1.312
800000	1	1.463	1.463	1.463	1.463	1.463	1.463	1.463
900000	1	1.638	1.638	1.638	1.638	1.638	1.638	1.638
1000000	1	1.814	1.814	1.814	1.814	1.814	1.814	1.814
1500000	1	2.676	2.676	2.676	2.676	2.676	2.676	2.676
2000000	1	3.807	3.807	3.807	3.807	3.807	3.807	3.807
2500000	1	5.205	5.205	5.205	5.205	5.205	5.205	5.205
150000	2	0.407	0.407	0.407	0.407	0.407	0.407	0.407
250000	2	0.582	0.582	0.582	0.582	0.582	0.582	0.582
300000	2	0.663	0.663	0.663	0.663	0.663	0.663	0.663
400000	2	0.829	0.829	0.829	0.829	0.829	0.829	0.829
500000	2	1.000	1.000	1.000	1.000	1.000	1.000	1.000
600000	2	1.149	1.149	1.149	1.149	1.149	1.149	1.149
700000	2	1.312	1.312	1.312	1.312	1.312	1.312	1.312
800000	2	1.463	1.463	1.463	1.463	1.463	1.463	1.463
900000	2	1.638	1.638	1.638	1.638	1.638	1.638	1.638
1000000	2	1.814	1.814	1.814	1.814	1.814	1.814	1.814
1500000	2	2.676	2.676	2.676	2.676	2.676	2.676	2.676
2000000	2	3.807	3.807	3.807	3.807	3.807	3.807	3.807
2500000	2	5.205	5.205	5.205	5.205	5.205	5.205	5.205

**Step 7:** Determine the Coverage Adjustment factor for increased or decreased Coverage B, C, and D, if applicable, based on the surcharges/discounts outlined in Appendix C. Sum the surcharges/discounts together and add 1 to determine the total Coverage B-D Adjustment factor.

**Step 8:** Determine the Fire Protection/Construction factor outlined in Appendix D depending on whether the property has a hydrant or perennial water source, the dwelling construction type, the drive time to nearest fire station, and whether the community has a Full Time, Blended or Volunteer Fire Department. If there is no hydrant within 1500 feet of the property, utilize the factors for Perennial Water Source in the lower section of Table 6.

**Construction Definitions:**

- A. Frame/Veneer – The house must have exterior walls built of wood or other combustible construction (including wood ironclad, stucco on wood, aluminum or plaster siding over frame or plaster on combustible supports) or combustible construction.
- B. Masonry – The house must have exterior walls built of solid masonry or other fire resistive materials.

**Step 9:** Premium will be adjusted based on the age of the home and taking into account whether the home has been renovated. The age of home is computed by subtracting the year of construction from the policy expiration year. If the home is 10 years or older and has been renovated then the premium adjustment will be based on the years since the oldest renovation. To qualify for this credit, the house must have had the roof completely replaced, plumbing and heating systems and electrical system including wiring, receptacles, circuit boxes and conduits in exposed areas completely upgraded. The renovation must have been completed by a licensed contractor in compliance with the local building codes.

**Table 6 – Age of Home**

Age of Home	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
0	0.825	0.825	1.000	0.825	0.825	0.825	0.825
1	0.825	0.825	1.000	0.825	0.825	0.825	0.825
2	0.825	0.825	1.000	0.825	0.825	0.825	0.825
3	0.835	0.835	1.000	0.835	0.835	0.835	0.835
4	0.844	0.844	1.000	0.844	0.844	0.844	0.844
5	0.854	0.854	1.000	0.854	0.854	0.854	0.854
6	0.864	0.864	1.000	0.864	0.864	0.864	0.864
7	0.874	0.874	1.000	0.874	0.874	0.874	0.874
8	0.883	0.883	1.000	0.883	0.883	0.883	0.883
9	0.893	0.893	1.000	0.893	0.893	0.893	0.893
10	0.903	0.903	1.000	0.903	0.903	0.903	0.903
11	0.912	0.912	1.000	0.912	0.912	0.912	0.912
12	0.922	0.922	1.000	0.922	0.922	0.922	0.922
13	0.932	0.932	1.000	0.932	0.932	0.932	0.932
14	0.942	0.942	1.000	0.942	0.942	0.942	0.942
15	0.951	0.951	1.000	0.951	0.951	0.951	0.951
16	0.961	0.961	1.000	0.961	0.961	0.961	0.961
17	0.971	0.971	1.000	0.971	0.971	0.971	0.971
18	0.981	0.981	1.000	0.981	0.981	0.981	0.981
19	0.990	0.990	1.000	0.990	0.990	0.990	0.990
20	1.000	1.000	1.000	1.000	1.000	1.000	1.000
21	1.010	1.010	1.000	1.010	1.010	1.010	1.010
22	1.019	1.019	1.000	1.019	1.019	1.019	1.019
23	1.029	1.029	1.000	1.029	1.029	1.029	1.029
24	1.039	1.039	1.000	1.039	1.039	1.039	1.039
25	1.049	1.049	1.000	1.049	1.049	1.049	1.049
26	1.049	1.049	1.000	1.049	1.049	1.049	1.049
27	1.049	1.049	1.000	1.049	1.049	1.049	1.049
28	1.049	1.049	1.000	1.049	1.049	1.049	1.049
29	1.049	1.049	1.000	1.049	1.049	1.049	1.049
30	1.049	1.049	1.000	1.049	1.049	1.049	1.049
31	1.030	1.030	1.000	1.030	1.030	1.030	1.030
32	1.030	1.030	1.000	1.030	1.030	1.030	1.030
33	1.030	1.030	1.000	1.030	1.030	1.030	1.030
34	1.030	1.030	1.000	1.030	1.030	1.030	1.030
35	1.030	1.030	1.000	1.030	1.030	1.030	1.030
36	1.030	1.030	1.000	1.030	1.030	1.030	1.030
37	1.030	1.030	1.000	1.030	1.030	1.030	1.030

38	1.030	1.030	1.000	1.030	1.030	1.030	1.030
39	1.030	1.030	1.000	1.030	1.030	1.030	1.030
40	1.030	1.030	1.000	1.030	1.030	1.030	1.030
41	1.030	1.030	1.000	1.030	1.030	1.030	1.030
42	1.001	1.001	1.000	1.001	1.001	1.001	1.001
43	1.001	1.001	1.000	1.001	1.001	1.001	1.001
44	1.001	1.001	1.000	1.001	1.001	1.001	1.001
45	1.001	1.001	1.000	1.001	1.001	1.001	1.001
46	1.001	1.001	1.000	1.001	1.001	1.001	1.001
47	1.001	1.001	1.000	1.001	1.001	1.001	1.001
48	1.001	1.001	1.000	1.001	1.001	1.001	1.001
49	1.001	1.001	1.000	1.001	1.001	1.001	1.001
50	1.001	1.001	1.000	1.001	1.001	1.001	1.001
51	1.001	1.001	1.000	1.001	1.001	1.001	1.001
52	1.001	1.001	1.000	1.001	1.001	1.001	1.001
53	1.001	1.001	1.000	1.001	1.001	1.001	1.001
54	1.001	1.001	1.000	1.001	1.001	1.001	1.001
55	1.021	1.021	1.000	1.021	1.021	1.021	1.021
56	1.021	1.021	1.000	1.021	1.021	1.021	1.021
57	1.021	1.021	1.000	1.021	1.021	1.021	1.021
58	1.021	1.021	1.000	1.021	1.021	1.021	1.021
59	1.021	1.021	1.000	1.021	1.021	1.021	1.021
60	1.021	1.021	1.000	1.021	1.021	1.021	1.021
61	1.021	1.021	1.000	1.021	1.021	1.021	1.021
62	1.021	1.021	1.000	1.021	1.021	1.021	1.021
63	1.049	1.049	1.000	1.049	1.049	1.049	1.049
64	1.049	1.049	1.000	1.049	1.049	1.049	1.049
65	1.049	1.049	1.000	1.049	1.049	1.049	1.049
66	1.049	1.049	1.000	1.049	1.049	1.049	1.049
67	1.049	1.049	1.000	1.049	1.049	1.049	1.049
68	1.049	1.049	1.000	1.049	1.049	1.049	1.049
69	1.049	1.049	1.000	1.049	1.049	1.049	1.049
70	1.049	1.049	1.000	1.049	1.049	1.049	1.049
71	1.049	1.049	1.000	1.049	1.049	1.049	1.049
72	1.049	1.049	1.000	1.049	1.049	1.049	1.049
73	1.049	1.049	1.000	1.049	1.049	1.049	1.049
74	1.049	1.049	1.000	1.049	1.049	1.049	1.049
75	1.049	1.049	1.000	1.049	1.049	1.049	1.049
76	1.049	1.049	1.000	1.049	1.049	1.049	1.049
77	1.049	1.049	1.000	1.049	1.049	1.049	1.049
78	1.049	1.049	1.000	1.049	1.049	1.049	1.049
79	1.049	1.049	1.000	1.049	1.049	1.049	1.049
80	1.049	1.049	1.000	1.049	1.049	1.049	1.049
81	1.049	1.049	1.000	1.049	1.049	1.049	1.049
82	1.049	1.049	1.000	1.049	1.049	1.049	1.049
83	1.049	1.049	1.000	1.049	1.049	1.049	1.049
84	1.049	1.049	1.000	1.049	1.049	1.049	1.049
85	1.049	1.049	1.000	1.049	1.049	1.049	1.049
86	1.049	1.049	1.000	1.049	1.049	1.049	1.049
87	1.049	1.049	1.000	1.049	1.049	1.049	1.049



88	1.049	1.049	1.000	1.049	1.049	1.049	1.049
89	1.049	1.049	1.000	1.049	1.049	1.049	1.049
90	1.049	1.049	1.000	1.049	1.049	1.049	1.049
91	1.097	1.097	1.000	1.097	1.097	1.097	1.097
92	1.097	1.097	1.000	1.097	1.097	1.097	1.097
93	1.097	1.097	1.000	1.097	1.097	1.097	1.097
94	1.097	1.097	1.000	1.097	1.097	1.097	1.097
95	1.097	1.097	1.000	1.097	1.097	1.097	1.097
96	1.097	1.097	1.000	1.097	1.097	1.097	1.097
97	1.097	1.097	1.000	1.097	1.097	1.097	1.097
98	1.097	1.097	1.000	1.097	1.097	1.097	1.097
99	1.097	1.097	1.000	1.097	1.097	1.097	1.097
100	1.097	1.097	1.000	1.097	1.097	1.097	1.097
101+	1.150	1.150	1.000	1.150	1.150	1.150	1.150

Step 10: Determine the Year Built factor using the table below. This factor accounts for differences in building codes over time.

**Table 8 – Year Built**

Year Built	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
<1941	1.100	1.100	1.000	1.100	1.100	1.100	1.100
1941-1991	1.050	1.050	1.000	1.050	1.050	1.050	1.050
1992-1997	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998-2008	0.970	0.970	1.000	0.970	0.970	0.970	0.970
2009-2011	0.940	0.940	1.000	0.940	0.940	0.940	0.940
2012+	0.920	0.920	1.000	0.920	0.920	0.920	0.920

Step 11: Determine the Roof Type factor using the table below.

**Roof Type**

Roof Type	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
Composition	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Metal	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Tile	1.050	1.050	1.000	1.050	1.050	1.050	1.050
Built-Up	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wood	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Other	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Step 12: Determine Base Premium 2 by multiplying Base Premium 1 by the Increased Limit Factor for Coverage A, Coverage Adjustment factor, Fire Protection/Construction factor, Age of Home/Renovation factor, Year Built factor, and Roof Type factor.

Step 13: To determine the Responsible Homeowner Discount factor, determine the total number of points awarded for each qualifying device and then apply the factors that corresponds with the awarded points.

**Table 9a – Responsible Homeowner Peril Points**

	Description	Peril Points						
		Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FREQ)
<b>SECURE HOME</b>	Connected Fire Alarm	10	0	0	0	0	10	10
	Professionally Monitored Fire Alarm	10	0	0	0	0	10	10
	Connected and Professionally Monitored Fire Alarm	20	0	0	0	0	20	20
	Connected Burglar Alarm	0	0	5	0	0	0	0
	Professionally Monitored Burglar Alarm	0	0	5	0	0	0	0
	Connected and Professionally Monitored Burglar Alarm	0	0	20	0	0	0	0
	Automatic Sprinkler System	10	0	0	0	0	10	10
	Connected Gas Leakage Detector	5	0	0	0	0	5	5
	Connected Generator	5	5	0	0	0	5	5
	Connected Thermostat	5	5	0	0	0	5	5
	Connected Video Doorbell	0	0	15	0	0	0	0
	Connected Water Sensor with Automatic Shut-Off	0	51	0	0	0	0	0
	Connected Single Point Water Sensor without Automatic Shut-Off	0	11	0	0	0	0	0
	Connected Whole Home Water Sensor without Automatic Shut-Off	0	21	0	0	0	0	0
<b>EXCEPTIONAL RISK</b>	Exterior Sprinklers	0	0	0	0	0	10	10
	Ember Resistant Venting	0	0	0	0	0	20	20
	No Eaves or Enclosed Eaves	0	0	0	0	0	5	5
<b>MAINTAINED HOME</b>	Home Maintenance	5	5	5	0	0	0	0
	Home Warranty	10	10	10	0	0	0	0
	Home Inspection Report	10	10	10	0	0	0	0

**Table 9b – Responsible Homeowner**

Responsible Homeowner Discount Points	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
0 to 0	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1 to 5	0.950	0.800	0.900	1.000	1.000	0.950	0.950
6 to 10	0.950	0.800	0.900	1.000	1.000	0.950	0.950
11 to 15	0.925	0.700	0.875	1.000	1.000	0.925	0.925
16 to 20	0.925	0.700	0.875	1.000	1.000	0.925	0.925
21 to 25	0.900	0.600	0.850	1.000	1.000	0.900	0.900
26 to 30	0.900	0.600	0.850	1.000	1.000	0.900	0.900
31 to 35	0.875	0.500	0.825	1.000	1.000	0.875	0.875
36 to 40	0.875	0.500	0.825	1.000	1.000	0.875	0.875
41 to 45	0.850	0.400	0.800	1.000	1.000	0.850	0.850
46 to 50	0.850	0.400	0.800	1.000	1.000	0.850	0.850
51 and up	0.750	0.200	0.750	1.000	1.000	0.750	0.750

**Secure Home** – to qualify for this credit, the house must be equipped with an:

- A. Approved and properly maintained installations of qualified connected devices that allow for risk detection or mitigation in the dwelling may be recognized for a reduced premium. The device must be connected by broadband, wireless, cellular, or other technology and alert the insured by email, text message, dedicated application, or other means.
- B. Approved and properly maintained installations of qualified professionally monitored devices that allow for risk detection or mitigation in the dwelling may be recognized for a reduced premium. The device must be monitored 24/7 by a third-party administrator or directly alert emergency response personnel to an event.

**Exceptional Risk** – to qualify for this credit, the house must be equipped with an:

- A. Approved and properly maintained home hardening features designed to strengthen the homes resistance to wildfire.

**Maintained Home** – to qualify for this credit, the house must be equipped with an:

- A. Approved home maintenance activities may be recognized for a reduced premium. To qualify for the home maintenance discount, policyholders must submit proof of home maintenance performed by a licensed professional. Qualifying home maintenance activities include, but are not limited to: HVAC servicing, annual roof inspection, cleaning and inspection of fireplace. To qualify for the discount, proof must be submitted and approved by The Company annually.
- B. An approved and active home warranty subscription may be recognized for a reduced premium. To qualify for the home warranty discount, proof must be submitted and approved by The Company annually.
- C. To qualify for the Inspection Report discount, new Business customers must submit at time of purchase an acceptable Home Inspection completed by a Licensed Arizona Home Inspector completed within the 13 months prior to the effective date of the policy on the property location.
- D. Customer may qualify for a maximum of one of the home maintenance discounts listed in the table below. For qualifying home maintenance activity, a customer is awarded points for the indicated perils. Points are totaled by peril and mapped to the discount shown in the Rate Manual.

**Step 14:** Determine the Deductible factors from Table 10. Percentage deductibles are required for Fire coverage (Non-CAT Fire, CAT Wildfire, and CAT Fire Following Earthquake) and available as an option for All Other Perils (AOP) if the desired dollar deductible is not available. The percent deductible for Fire coverage and its equivalent dollar amount must be equal to or greater than the AOP deductible.

**Table 10 – Deductibles**

Deductible	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
2500	n/a	1.000	1.000	1.000	1.000	n/a	n/a
5000	n/a	0.891	0.926	0.856	0.783	n/a	n/a
7500	n/a	0.876	0.644	0.810	0.737	n/a	n/a
10000	n/a	0.860	0.362	0.764	0.690	n/a	n/a
25000	n/a	0.654	0.152	0.393	0.343	n/a	n/a
50000	n/a	0.509	0.065	0.198	0.071	n/a	n/a
1.0%	0.885	0.887	0.846	0.843	0.770	0.885	0.885
2.0%	0.854	0.840	0.342	0.729	0.657	0.854	0.854
3.0%	0.835	0.762	0.262	0.588	0.525	0.835	0.835
5.0%	0.801	0.633	0.140	0.365	0.304	0.801	0.801
7.5%	0.772	0.551	0.090	0.254	0.149	0.772	0.772
10.0%	0.707	0.429	0.038	0.128	0.031	0.707	0.707

**Step 15:** Calculate Base Premium 3 by multiplying Base Premium 2 by the product of Protection System factor and the Deductible factor.

**Step 16:** A risk located in an area that is susceptible to wildfire may be subject to a surcharge. The applicable discount or surcharge will be derived by the company based upon the Wildfire Threat Curve table found in Appendix F. The Wildfire Hazard Potential score represents the probability of fuels, such as brush and vegetation, to experience torching, crowning, and other forms of extreme fire behavior under conducive weather conditions.

**Step 17:** Determine the combustible materials surcharge by adding 1 to each of the following surcharges and calculate the product of all applicable surcharges. Note that wood shake or shingle roofs that are unrated for fire are ineligible for rating.

**Table 11 – Combustible Material**

Combustible Material	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
Combustible Wood siding only	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%
Wood Roof only	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%
Wood Roof and Wood Siding	0.0%	0.0%	0.0%	0.0%	0.0%	27.5%	27.5%
Combustible Deck	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%
Fire Wood or Combustibles Against the Home	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%	12.5%

**Step 18:** Multiply the factors for each of the following supplemental variables and round to 3 decimals for the Supplemental Wildfire Rating factor: Aggregation Based Factor (AGG), Multi-story/Enclosed Construction (MSC)

If any of the above factors are unknown, default to 1.0.

### Aggregation Based

The percentage below is calculated as the TIV within a 2.5 kilometer radius of the property divided by the maximum allowed capacity of \$50 million.

**Table 12a – Aggregation Based**

Aggregation	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FREQ)
Up to 19% of maximum TIV	1.000	1.000	1.000	1.000	1.000	1.000	1.000
20-24% of maximum TIV	1.100	1.100	1.100	1.100	1.100	1.100	1.100
25-29% of maximum TIV	1.125	1.125	1.125	1.125	1.125	1.125	1.125
30-34% of maximum TIV	1.150	1.150	1.150	1.150	1.150	1.150	1.150
35-39% of maximum TIV	1.175	1.175	1.175	1.175	1.175	1.175	1.175
40-44% of maximum TIV	1.200	1.200	1.200	1.200	1.200	1.200	1.200
45-49% of maximum TIV	1.225	1.225	1.225	1.225	1.225	1.225	1.225
50-54% of maximum TIV	1.250	1.250	1.250	1.250	1.250	1.250	1.250
55-59% of maximum TIV	1.275	1.275	1.275	1.275	1.275	1.275	1.275
60-64% of maximum TIV	1.300	1.300	1.300	1.300	1.300	1.300	1.300
65-69% of maximum TIV	1.325	1.325	1.325	1.325	1.325	1.325	1.325
65-69% of maximum TIV	1.350	1.350	1.350	1.350	1.350	1.350	1.350
70-74% of maximum TIV	1.375	1.375	1.375	1.375	1.375	1.375	1.375
75-79% of maximum TIV	1.400	1.400	1.400	1.400	1.400	1.400	1.400
80-84% of maximum TIV	1.425	1.425	1.425	1.425	1.425	1.425	1.425
85-89% of maximum TIV	1.450	1.450	1.450	1.450	1.450	1.450	1.450
90-94% of maximum TIV	1.475	1.475	1.475	1.475	1.475	1.475	1.475
95-100% of maximum TIV	1.500	1.500	1.500	1.500	1.500	1.500	1.500
100%+	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

**Multi-Story / Enclosed Construction**

Definition

- Fully enclosed construction: Closed eaves, enclosed decks, patios, balconies, and stairways
- Exposed construction: Space for vegetative debris to accumulate beneath decks, stairs, patios, etc. The eaves of the roof are exposed or it has balconies that create combustibility issues with blowing embers

**Table 12b – Multi-Story/Enclosed Construction**

Multi-Story/Enclosed Construction	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FREQ)
Single Story w Simple Roof line - Fully Enclosed Construction	1.000	1.000	1.000	1.000	1.000	0.980	1.000
Single Story w Complex Roof line - Fully Enclosed Construction	1.000	1.000	1.000	1.000	1.000	1.020	1.000
Single Story w Simple Roof line - Exposed Construction	1.000	1.000	1.000	1.000	1.000	1.060	1.000
Single Story w Complex Roof line - Exposed Construction	1.000	1.000	1.000	1.000	1.000	1.100	1.000
Multi Story w Simple Roof line - Fully Enclosed Construction	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Multi Story w Complex Roof line - Fully Enclosed Construction	1.000	1.000	1.000	1.000	1.000	1.040	1.000
Multi Story w Simple Roof line - Exposed Construction	1.000	1.000	1.000	1.000	1.000	1.080	1.000
Multi Story w Complex Roof line - Exposed Construction	1.000	1.000	1.000	1.000	1.000	1.120	1.000
Unknown	1.000	1.000	1.000	1.000	1.000	1.000	1.000

**Step 19:** Calculate Base Premium 4 by multiplying Base Premium 3 by the Wildfire Threat Curve factor, Combustible Materials surcharge, and Supplemental Wildfire Rating factors for each peril.

**Step 20:** Dwellings with roofs 20 years of age and older, and in fair condition, will be limited to Actual Cash Value coverage. This endorsement reduces the roof coverage payment calculation from Replacement Cost to Actual Cash Value. This does not apply to tile roofs in good condition.

Attach Endorsement BSSH3-ACVROOF – Actual Cash Value Roof for HO-3

**Step 21:** A Seasonal/Secondary Home surcharge is applicable if the insured dwelling is a seasonal or secondary home.

**Table 14 – Secondary Home**

Secondary/Seasonal Home	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
No	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Yes	1.250	1.250	1.250	1.250	1.250	1.250	1.250

**Step 22:** If the insured has another in-force personal private passenger auto policy (car, truck, or SUV only) with the Company or same producer a premium credit will be allowed. This credit will be discontinued if/when the other policy(ies) lapse.

**Table 15 – Multi-Line discount**

Discount Level	Other Policy Type	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
Level 0	No Multi-Policy Discount	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Level I	Private Passenger Auto with Same Producer	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%

**Step 23:** All policies are subject to a minimum premium. See the table below.

**Table 16 – Minimum Premium**

Minimum Premium	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
Homeowners	340.00	560.00	80.00	275.00	150.00	75.00	20.00

**Step 24:** Calculate Base Premium 5 by applying the Seasonal/Secondary Home surcharge, Multi-Line discount factors, and subject to the Minimum Premium.

**Step 25:** Add charge for Liability and Medical Limit, as applicable

**Table 17– Coverage E/F**

Liability (Cov E)	Medical (Cov F)	Value
100000	1000	\$ 11.00
200000	1000	\$ 16.00
300000	1000	\$ 26.00
400000	1000	\$ 34.00
500000	1000	\$ 41.00
100000	2000	\$ 13.00
200000	2000	\$ 18.00
300000	2000	\$ 28.00
400000	2000	\$ 36.00
500000	2000	\$ 43.00
100000	3000	\$ 15.00
200000	3000	\$ 20.00
300000	3000	\$ 30.00
400000	3000	\$ 38.00
500000	3000	\$ 45.00
100000	4000	\$ 17.00
200000	4000	\$ 22.00
300000	4000	\$ 32.00
400000	4000	\$ 40.00
500000	4000	\$ 47.00
100000	5000	\$ 19.00
200000	5000	\$ 24.00
300000	5000	\$ 34.00
400000	5000	\$ 42.00
500000	5000	\$ 49.00

**Steps 26-38:** Determine Dollar Adjustments – (See Dollar Adjustments Appendix G).

**Step 39:** Calculate the Final Premium by adding the additional amount from the Dollar Adjustment coverages to Base Premium 6.

# APPENDIX A – TERRITORY DEFINITIONS

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
90001	34	90040	41	90079	41	90242	41	90309	41	90620	19
90002	34	90041	34	90080	41	90245	49	90310	41	90621	19
90003	34	90042	34	90081	41	90247	41	90311	41	90622	19
90004	41	90043	34	90082	34	90248	41	90312	41	90623	19
90005	34	90044	34	90083	41	90249	41	90313	41	90624	19
90006	34	90045	41	90084	41	90250	41	90397	41	90630	19
90007	34	90046	41	90086	34	90251	41	90398	41	90631	19
90008	34	90047	34	90087	34	90254	49	90401	32	90632	19
90009	41	90048	41	90088	41	90255	41	90402	32	90633	19
90010	41	90049	51	90089	41	90260	41	90403	32	90637	41
90011	41	90050	34	90091	41	90261	41	90404	32	90638	41
90012	34	90051	34	90093	41	90262	41	90405	32	90639	41
90013	34	90052	34	90094	41	90263	42	90406	32	90640	35
90014	34	90053	34	90095	51	90264	42	90407	32	90650	41
90015	34	90054	34	90096	41	90265	42	90408	32	90651	41
90016	34	90055	41	90099	34	90266	49	90409	32	90652	41
90017	41	90056	41	90101	41	90267	49	90410	32	90659	41
90018	34	90057	34	90102	41	90270	41	90411	32	90660	35
90019	34	90058	34	90103	41	90272	43	90501	49	90661	35
90020	41	90059	34	90189	34	90274	50	90502	49	90662	35
90021	34	90060	40	90201	41	90275	50	90503	49	90670	41
90022	34	90061	34	90202	41	90277	49	90504	49	90671	41
90023	34	90062	34	90209	34	90278	49	90505	49	90680	19
90024	51	90063	34	90210	34	90280	41	90506	49	90701	41
90025	51	90064	41	90211	34	90290	41	90507	49	90702	41
90026	34	90065	34	90212	34	90291	40	90508	49	90703	41
90027	41	90066	40	90213	41	90292	40	90509	49	90704	49
90028	41	90067	51	90220	41	90293	40	90510	49	90706	41
90029	41	90068	41	90221	41	90294	40	90601	35	90707	41
90030	34	90069	41	90222	41	90295	40	90602	35	90710	49
90031	34	90070	34	90223	41	90296	40	90603	35	90711	41
90032	34	90071	34	90224	41	90301	41	90604	35	90712	41
90033	34	90072	41	90230	41	90302	41	90605	35	90713	41
90034	41	90073	34	90231	41	90303	41	90606	35	90714	41
90035	41	90074	41	90232	41	90304	41	90607	35	90715	41
90036	41	90075	41	90233	41	90305	41	90608	35	90716	41
90037	34	90076	41	90239	41	90306	41	90609	35	90717	49
90038	41	90077	39	90240	41	90307	41	90610	35	90720	19
90039	41	90078	41	90241	41	90308	41	90612	35	90721	19



ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
90723	41	90847	40	91109	37	91303	36	91355	41	91408	41
90731	49	90848	40	91110	37	91304	41	91356	41	91409	41
90732	49	90853	40	91114	37	91305	36	91357	41	91410	41
90733	49	90888	40	91115	37	91306	41	91358	1	91411	41
90734	49	90895	49	91116	37	91307	41	91359	1	91412	41
90740	7	90899	40	91117	37	91308	36	91360	1	91413	41
90742	7	91001	37	91118	37	91309	41	91361	1	91416	41
90743	7	91003	37	91121	37	91310	41	91362	1	91423	41
90744	49	91006	35	91123	37	91311	41	91363	36	91426	41
90745	40	91007	35	91124	37	91313	41	91364	36	91436	41
90746	40	91008	35	91125	37	91316	41	91365	36	91470	36
90747	40	91009	35	91126	37	91319	1	91367	36	91482	41
90748	49	91010	35	91129	37	91320	1	91371	36	91495	41
90749	40	91011	37	91131	37	91321	41	91372	36	91496	41
90755	40	91012	37	91182	37	91322	41	91376	36	91497	41
90801	40	91016	35	91184	37	91324	41	91377	1	91499	41
90802	40	91017	35	91185	35	91325	41	91380	41	91501	41
90803	40	91020	37	91188	37	91326	41	91381	41	91502	41
90804	40	91021	38	91189	34	91327	41	91382	41	91503	41
90805	40	91023	37	91191	37	91328	41	91383	41	91504	41
90806	40	91024	35	91199	37	91329	41	91384	41	91505	41
90807	40	91025	35	91201	38	91330	41	91385	41	91506	41
90808	40	91030	37	91202	38	91331	41	91386	41	91507	41
90809	40	91031	37	91203	38	91333	41	91387	41	91508	41
90810	49	91040	41	91204	38	91334	41	91388	41	91510	41
90813	40	91041	41	91205	38	91335	41	91390	41	91521	41
90814	40	91042	41	91206	38	91337	41	91392	41	91522	41
90815	40	91043	41	91207	38	91340	41	91393	41	91523	41
90822	40	91046	41	91208	38	91341	41	91394	41	91526	41
90831	40	91066	35	91209	38	91342	41	91395	41	91601	41
90832	40	91077	35	91210	41	91343	41	91396	41	91602	41
90833	40	91101	37	91214	37	91344	41	91399	36	91603	41
90834	40	91102	37	91221	38	91345	41	91401	41	91604	41
90835	40	91103	37	91222	38	91346	41	91402	41	91605	41
90840	40	91104	37	91224	37	91350	41	91403	41	91606	41
90842	40	91105	37	91225	38	91351	41	91404	41	91607	41
90844	40	91106	37	91226	38	91352	41	91405	41	91608	41
90845	40	91107	37	91301	36	91353	41	91406	41	91609	41
90846	40	91108	37	91302	36	91354	41	91407	41	91610	41

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
91611	41	91752	22	91804	35	91978	2	92056	2	92111	17
91612	41	91754	35	91841	35	91979	2	92057	2	92112	17
91614	41	91755	35	91896	35	91980	15	92059	2	92113	17
91615	41	91756	35	91899	35	91987	15	92060	15	92114	17
91616	41	91758	6	91901	2	91990	2	92061	2	92115	17
91617	41	91759	35	91902	15	92003	2	92064	2	92116	17
91618	41	91761	6	91903	2	92004	15	92065	2	92117	17
91701	6	91762	6	91905	15	92007	2	92066	15	92118	17
91702	35	91763	6	91906	15	92008	2	92067	2	92119	17
91706	35	91764	6	91908	15	92009	2	92068	2	92120	17
91708	6	91765	41	91909	2	92010	2	92069	2	92121	17
91709	6	91766	41	91910	2	92011	2	92070	15	92122	17
91710	6	91767	41	91911	2	92013	2	92071	2	92123	17
91711	41	91768	41	91912	2	92014	2	92072	17	92124	17
91714	35	91769	41	91913	2	92018	2	92074	2	92126	17
91715	35	91770	35	91914	2	92019	2	92075	2	92127	17
91716	35	91771	35	91915	2	92020	2	92078	2	92128	17
91722	35	91772	35	91916	15	92021	2	92079	2	92129	17
91723	35	91773	35	91917	2	92022	2	92081	2	92130	17
91724	35	91775	35	91921	2	92023	2	92082	2	92131	17
91729	6	91776	35	91931	15	92024	2	92083	2	92132	17
91730	6	91778	35	91932	2	92025	2	92084	2	92133	17
91731	35	91780	35	91933	2	92026	2	92085	2	92134	17
91732	35	91784	6	91934	15	92027	2	92086	15	92135	17
91733	35	91785	6	91935	2	92028	2	92088	2	92136	2
91734	35	91786	6	91941	2	92029	2	92090	2	92137	17
91735	35	91788	35	91942	2	92030	2	92091	2	92138	17
91737	6	91789	35	91943	2	92033	2	92092	3	92139	17
91739	6	91790	35	91944	2	92036	15	92093	3	92140	17
91740	35	91791	35	91945	2	92037	3	92096	2	92142	17
91741	35	91792	35	91946	2	92038	3	92102	17	92143	17
91743	6	91793	35	91947	2	92039	3	92103	17	92147	17
91744	35	91795	35	91948	15	92040	2	92104	17	92149	17
91745	35	91797	41	91950	2	92046	2	92105	17	92150	17
91746	35	91798	6	91951	2	92049	2	92106	17	92152	17
91747	35	91799	41	91962	15	92051	2	92107	17	92153	17
91748	35	91801	35	91963	2	92052	2	92108	17	92154	17
91749	35	91802	35	91976	2	92054	2	92109	17	92155	17
91750	41	91803	35	91977	2	92055	2	92110	17	92158	17

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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92160	17	92222	16	92270	23	92331	6	92386	6	92515	22
92161	3	92223	22	92273	16	92332	6	92389	16	92516	22
92162	17	92225	22	92274	22	92333	6	92391	6	92517	22
92163	17	92226	22	92275	16	92334	6	92392	6	92518	22
92164	17	92227	16	92276	22	92335	6	92393	6	92519	22
92165	17	92230	22	92277	6	92336	6	92394	6	92521	22
92166	17	92231	16	92278	6	92337	6	92395	6	92522	22
92167	17	92232	16	92280	6	92338	6	92397	6	92530	22
92168	17	92233	16	92281	16	92339	6	92398	6	92531	22
92169	17	92234	22	92282	22	92340	6	92399	6	92532	22
92170	17	92235	23	92283	16	92341	6	92401	6	92536	22
92171	17	92236	22	92284	6	92342	6	92402	6	92539	22
92172	17	92239	22	92285	6	92344	6	92403	6	92543	22
92173	17	92240	22	92286	6	92345	6	92404	6	92544	22
92174	17	92241	22	92292	22	92346	6	92405	6	92545	22
92175	17	92242	6	92301	6	92347	6	92406	6	92546	22
92176	17	92243	16	92304	6	92350	6	92407	6	92548	22
92177	17	92244	16	92305	6	92352	6	92408	6	92549	22
92178	17	92247	23	92307	6	92354	6	92410	6	92551	22
92179	17	92248	23	92308	6	92356	6	92411	6	92552	22
92182	17	92249	16	92309	6	92357	6	92412	6	92553	22
92184	17	92250	16	92310	6	92358	6	92413	6	92554	22
92186	17	92251	16	92311	6	92359	6	92414	6	92555	22
92187	17	92252	6	92312	6	92363	6	92415	6	92556	22
92190	17	92253	23	92313	6	92364	6	92418	6	92557	22
92191	17	92254	22	92314	6	92365	6	92423	6	92561	22
92192	17	92255	23	92315	6	92366	6	92424	6	92562	22
92193	17	92256	6	92316	6	92368	6	92427	6	92563	22
92194	17	92257	16	92317	6	92369	6	92501	22	92564	22
92195	17	92258	22	92318	6	92371	6	92502	22	92567	22
92196	17	92259	16	92320	22	92372	6	92503	22	92570	22
92198	17	92260	23	92321	6	92373	6	92504	22	92571	22
92199	17	92261	22	92322	6	92374	6	92505	22	92572	22
92201	23	92262	22	92323	6	92375	6	92506	22	92581	22
92202	23	92263	22	92325	6	92376	6	92507	22	92582	22
92203	23	92264	22	92326	6	92378	6	92508	22	92583	22
92210	23	92266	16	92327	6	92382	6	92509	22	92584	22
92211	23	92267	6	92328	16	92384	16	92513	22	92585	22

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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92160	17	92222	16	92270	23	92331	6	92386	6	92515	22
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92162	17	92225	22	92274	22	92333	6	92391	6	92517	22
92163	17	92226	22	92275	16	92334	6	92392	6	92518	22
92164	17	92227	16	92276	22	92335	6	92393	6	92519	22
92165	17	92230	22	92277	6	92336	6	92394	6	92521	22
92166	17	92231	16	92278	6	92337	6	92395	6	92522	22
92167	17	92232	16	92280	6	92338	6	92397	6	92530	22
92168	17	92233	16	92281	16	92339	6	92398	6	92531	22
92169	17	92234	22	92282	22	92340	6	92399	6	92532	22
92170	17	92235	22	92283	16	92341	6	92401	6	92536	22
92171	17	92236	22	92284	6	92342	6	92402	6	92539	22
92172	17	92239	22	92285	6	92344	6	92403	6	92543	22
92173	17	92240	22	92286	6	92345	6	92404	6	92544	22
92174	17	92241	22	92292	22	92346	6	92405	6	92545	22
92175	17	92242	6	92301	6	92347	6	92406	6	92546	22
92176	17	92243	16	92304	6	92350	6	92407	6	92548	22
92177	17	92244	16	92305	6	92352	6	92408	6	92549	22
92178	17	92247	23	92307	6	92354	6	92410	6	92551	22
92179	17	92248	23	92308	6	92356	6	92411	6	92552	22
92182	17	92249	16	92309	6	92357	6	92412	6	92553	22
92184	17	92250	16	92310	6	92358	6	92413	6	92554	22
92186	17	92251	16	92311	6	92359	6	92414	6	92555	22
92187	17	92252	6	92312	6	92363	6	92415	6	92556	22
92190	17	92253	23	92313	6	92364	6	92418	6	92557	22
92191	17	92254	22	92314	6	92365	6	92423	6	92561	22
92192	17	92255	23	92315	6	92366	6	92424	6	92562	22
92193	17	92256	6	92316	6	92368	6	92427	6	92563	22
92194	17	92257	16	92317	6	92369	6	92501	22	92564	22
92195	17	92258	22	92318	6	92371	6	92502	22	92567	22
92196	17	92259	16	92320	22	92372	6	92503	22	92570	22
92198	17	92260	23	92321	6	92373	6	92504	22	92571	22
92199	17	92261	23	92322	6	92374	6	92505	22	92572	22
92201	23	92262	22	92323	6	92375	6	92506	22	92581	22
92202	23	92263	22	92325	6	92376	6	92507	22	92582	22
92203	23	92264	22	92326	6	92378	6	92508	22	92583	22
92210	23	92266	16	92327	6	92382	6	92509	22	92584	22
92211	23	92267	6	92328	16	92384	16	92513	22	92585	22

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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92589	22	92653	7	92710	7	92842	19	93010	1	93107	24
92590	22	92654	7	92711	19	92843	19	93011	1	93108	24
92591	22	92655	19	92712	19	92844	19	93012	1	93109	24
92592	22	92656	7	92725	19	92846	19	93013	24	93110	24
92593	22	92657	18	92728	19	92850	19	93015	1	93111	24
92595	22	92658	18	92735	19	92856	19	93016	1	93117	24
92596	22	92659	18	92780	7	92857	19	93020	1	93118	24
92599	22	92660	18	92781	7	92859	19	93021	1	93120	24
92602	7	92661	18	92782	7	92860	22	93022	1	93121	24
92603	7	92662	18	92799	19	92861	19	93023	1	93130	24
92604	7	92663	18	92801	19	92862	7	93024	1	93140	24
92605	7	92672	7	92802	19	92863	19	93030	1	93150	24
92606	7	92673	7	92803	19	92864	19	93031	1	93160	24
92607	7	92674	7	92804	19	92865	19	93032	1	93190	24
92609	7	92675	7	92805	19	92866	19	93033	1	93199	24
92610	7	92676	7	92806	19	92867	19	93034	1	93201	8
92612	7	92677	7	92807	19	92868	19	93035	1	93202	16
92614	7	92678	7	92808	19	92869	19	93036	1	93203	10
92615	7	92679	7	92809	19	92870	19	93040	1	93204	16
92616	7	92683	19	92811	19	92871	19	93041	1	93205	10
92617	7	92684	19	92812	19	92877	22	93042	1	93206	16
92618	7	92685	19	92814	19	92878	22	93043	1	93207	8
92619	7	92688	7	92815	19	92879	22	93044	1	93208	8
92620	7	92690	7	92816	19	92880	22	93060	1	93210	16
92623	7	92691	7	92817	19	92881	22	93061	1	93212	16
92624	7	92692	7	92821	19	92882	22	93062	1	93215	16
92625	7	92693	7	92822	19	92883	22	93063	1	93216	16
92626	7	92694	7	92823	19	92885	19	93064	1	93218	8
92627	7	92697	7	92825	19	92886	19	93065	1	93219	8
92628	7	92698	7	92831	19	92887	19	93066	1	93220	10
92629	7	92701	19	92832	19	92899	19	93067	24	93221	8
92630	7	92702	19	92833	19	93001	1	93093	1	93222	10
92637	7	92703	19	92834	19	93002	1	93094	1	93223	8
92646	7	92704	19	92835	19	93003	1	93099	1	93224	10
92647	7	92705	19	92836	19	93004	1	93101	24	93225	10
92648	7	92706	19	92837	19	93005	1	93102	24	93226	10
92649	7	92707	19	92838	19	93006	1	93103	24	93227	8
92650	7	92708	19	92840	19	93007	1	93105	24	93230	16

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
93232	16	93280	16	93405	1	93442	1	93526	16	93603	8
93234	16	93282	8	93405	1	93443	1	93527	10	93604	16
93235	8	93283	10	93406	1	93444	1	93528	10	93605	16
93237	8	93285	10	93406	1	93445	1	93529	16	93606	16
93238	10	93286	8	93407	1	93446	1	93530	16	93607	16
93239	16	93287	10	93407	1	93447	1	93531	10	93608	16
93240	10	93290	8	93408	1	93448	1	93532	34	93609	16
93242	16	93291	8	93408	1	93449	1	93534	34	93610	16
93243	10	93301	11	93409	1	93450	9	93535	34	93611	9
93244	8	93302	11	93409	1	93451	1	93536	34	93612	9
93245	16	93303	11	93410	1	93452	1	93539	34	93613	9
93246	16	93304	11	93410	1	93454	24	93541	16	93614	16
93247	8	93305	11	93412	1	93455	24	93543	34	93615	8
93249	16	93306	11	93412	1	93456	24	93544	34	93616	16
93250	10	93307	11	93420	1	93457	24	93545	16	93618	8
93251	10	93308	11	93420	1	93458	24	93546	16	93619	9
93252	16	93309	11	93421	1	93460	24	93549	16	93620	8
93254	24	93311	11	93421	1	93461	1	93550	34	93621	16
93255	10	93312	11	93422	1	93463	24	93551	34	93622	16
93256	8	93313	11	93422	1	93464	24	93552	34	93623	8
93257	8	93314	16	93423	1	93465	1	93553	34	93624	16
93258	8	93314	16	93423	1	93475	1	93554	10	93625	16
93260	8	93380	11	93424	1	93483	1	93555	10	93626	16
93261	8	93381	11	93424	1	93501	10	93556	10	93627	16
93262	8	93382	11	93426	9	93502	10	93558	6	93628	16
93263	16	93383	11	93427	24	93504	10	93560	10	93630	16
93265	8	93384	11	93427	24	93505	10	93561	10	93631	16
93266	16	93385	11	93428	1	93510	34	93562	6	93633	8
93267	8	93386	11	93429	24	93512	16	93563	34	93634	16
93268	16	93387	11	93430	1	93513	16	93581	10	93635	8
93270	8	93388	11	93432	1	93514	16	93584	34	93636	16
93271	8	93389	11	93433	1	93515	16	93586	34	93637	16
93272	8	93390	11	93434	24	93516	10	93590	34	93638	16
93274	8	93401	1	93435	1	93517	16	93591	34	93639	16
93275	8	93401	1	93436	24	93518	10	93592	6	93640	16
93276	16	93402	1	93437	24	93519	10	93596	10	93641	16
93277	8	93402	1	93438	24	93522	16	93599	34	93642	16
93278	8	93403	1	93440	24	93523	10	93601	16	93643	16
93279	8	93403	1	93441	24	93524	10	93602	16	93644	16

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
93645	16	93718	9	93844	9	94016	48	94102	33	94143	33
93646	16	93720	9	93888	9	94017	48	94103	33	94144	33
93647	8	93721	9	93901	9	94018	48	94104	33	94145	33
93648	16	93722	9	93902	9	94019	48	94105	33	94146	33
93649	16	93723	9	93905	9	94020	48	94106	33	94147	33
93650	9	93724	9	93906	9	94021	48	94107	33	94150	33
93651	16	93725	9	93907	9	94022	29	94108	33	94151	33
93652	16	93726	9	93908	9	94023	29	94109	33	94152	33
93653	16	93727	9	93912	9	94024	29	94110	33	94153	33
93654	16	93728	9	93915	9	94025	48	94111	33	94154	33
93656	16	93729	9	93920	9	94026	48	94112	33	94155	33
93657	16	93730	9	93921	9	94027	48	94114	33	94156	33
93660	16	93740	9	93922	9	94028	48	94115	33	94158	33
93661	8	93741	9	93923	9	94030	48	94116	33	94159	33
93662	16	93744	9	93924	9	94035	29	94117	33	94160	33
93665	8	93745	9	93925	9	94037	48	94118	33	94161	33
93666	8	93750	9	93926	9	94038	48	94119	33	94162	33
93667	16	93755	9	93927	9	94039	29	94120	33	94163	33
93668	16	93760	9	93928	9	94040	29	94121	33	94164	33
93669	16	93761	9	93930	9	94042	29	94122	33	94171	33
93670	8	93764	9	93932	9	94043	29	94124	33	94172	33
93673	8	93765	9	93933	9	94044	48	94125	33	94175	33
93675	16	93771	9	93940	9	94060	48	94126	33	94177	33
93701	9	93772	9	93942	9	94061	48	94127	33	94188	33
93702	9	93773	9	93943	9	94062	48	94128	48	94199	33
93703	9	93774	9	93944	9	94063	48	94129	33	94203	25
93704	9	93775	9	93950	9	94064	48	94130	33	94204	25
93705	9	93776	9	93953	9	94065	48	94131	33	94205	25
93706	9	93777	9	93954	9	94066	48	94132	33	94206	25
93707	9	93778	9	93955	9	94070	48	94133	33	94207	25
93708	9	93779	9	93960	9	94074	48	94134	33	94208	25
93709	9	93780	9	93962	9	94080	48	94135	33	94209	25
93710	9	93784	9	94002	48	94083	48	94136	33	94211	25
93711	9	93786	9	94005	48	94085	29	94137	33	94229	25
93712	9	93790	9	94010	48	94086	29	94138	33	94230	25
93714	9	93791	9	94011	48	94087	29	94139	33	94232	25
93715	9	93792	9	94013	48	94088	29	94140	33	94234	25
93716	9	93793	9	94014	48	94089	29	94141	33	94235	25
93717	9	93794	9	94015	48	94101	33	94142	33	94236	25

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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94239	25	94295	25	94525	30	94566	28	94604	45	94802	30
94240	25	94296	25	94526	46	94567	4	94605	45	94803	30
94244	25	94297	25	94527	30	94568	28	94606	45	94804	30
94245	25	94298	25	94528	46	94569	30	94607	45	94805	30
94246	25	94299	25	94529	46	94570	5	94608	45	94806	30
94247	25	94301	29	94530	30	94571	5	94609	45	94807	30
94248	25	94302	29	94531	30	94572	30	94610	45	94808	30
94249	25	94303	29	94533	5	94573	4	94611	45	94820	30
94250	25	94304	29	94534	5	94574	4	94612	45	94850	30
94252	25	94305	29	94535	5	94575	30	94613	45	94901	29
94254	25	94306	29	94536	31	94576	4	94614	45	94903	29
94256	25	94309	29	94537	31	94577	31	94615	45	94904	29
94257	25	94401	48	94538	31	94577	31	94617	45	94912	29
94258	25	94402	48	94539	31	94578	31	94618	45	94913	29
94259	25	94403	48	94540	31	94578	31	94619	45	94914	44
94261	25	94404	48	94541	31	94579	31	94620	45	94915	29
94262	25	94497	48	94542	31	94579	31	94621	45	94920	44
94263	25	94501	31	94543	31	94580	31	94622	45	94922	5
94267	25	94502	31	94544	31	94580	31	94623	45	94923	5
94268	25	94503	4	94545	31	94581	4	94624	45	94924	44
94269	25	94505	30	94546	31	94582	46	94625	45	94925	44
94271	25	94506	46	94547	30	94583	46	94649	45	94926	5
94274	25	94507	46	94548	30	94585	5	94659	45	94927	5
94277	25	94509	30	94549	47	94586	31	94660	45	94928	5
94278	25	94510	5	94550	28	94586	31	94661	45	94929	44
94279	25	94511	30	94551	28	94587	31	94662	45	94930	44
94280	25	94512	5	94552	31	94588	28	94666	45	94931	5
94282	25	94513	30	94553	30	94589	5	94702	45	94933	44
94283	25	94514	30	94555	31	94590	5	94703	45	94937	44
94284	25	94515	4	94556	30	94591	5	94704	45	94938	44
94285	25	94516	30	94557	31	94592	5	94705	45	94939	44
94286	25	94517	30	94558	4	94595	30	94706	45	94940	44
94287	25	94518	30	94559	4	94596	47	94707	45	94941	44
94288	25	94519	30	94560	31	94597	30	94708	45	94942	44
94289	25	94520	30	94561	30	94598	30	94709	45	94945	29
94290	25	94521	30	94562	4	94599	4	94710	45	94946	29
94291	25	94522	30	94563	47	94601	45	94712	45	94947	29
94293	25	94523	30	94564	30	94602	45	94720	45	94948	29



ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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94950	44	95017	14	95073	20	95148	29	95221	12	95301	8
94951	5	95018	14	95075	8	95150	29	95222	12	95303	8
94952	5	95019	20	95076	20	95151	29	95222	12	95304	6
94953	5	95020	29	95077	20	95152	29	95223	12	95305	10
94954	5	95021	29	95101	29	95153	29	95223	12	95306	8
94955	5	95023	8	95103	29	95154	29	95224	12	95307	10
94956	44	95024	8	95106	29	95155	29	95224	12	95309	10
94957	44	95026	14	95108	29	95156	29	95225	12	95310	10
94960	44	95030	29	95109	29	95157	29	95225	12	95311	8
94963	44	95031	14	95110	29	95158	29	95226	12	95312	8
94964	44	95032	29	95111	29	95159	29	95227	6	95313	10
94965	44	95033	14	95112	29	95160	29	95228	12	95314	10
94966	44	95035	29	95113	29	95161	29	95229	12	95315	8
94970	44	95036	29	95115	29	95164	29	95230	6	95316	10
94971	44	95037	29	95116	29	95170	29	95231	6	95317	8
94972	5	95038	29	95117	29	95172	29	95232	12	95318	8
94973	44	95039	9	95118	29	95173	29	95233	12	95319	10
94974	29	95041	14	95119	29	95190	29	95234	6	95320	6
94975	5	95042	29	95120	29	95191	29	95236	6	95321	10
94976	44	95043	8	95121	29	95192	29	95237	6	95322	8
94977	44	95044	14	95122	29	95193	29	95240	6	95323	10
94978	44	95045	8	95123	29	95194	29	95241	6	95324	8
94979	44	95046	29	95124	29	95196	29	95242	6	95325	8
94998	29	95050	29	95125	29	95201	6	95245	12	95326	10
94999	5	95051	29	95126	29	95202	6	95246	12	95327	10
95001	20	95052	29	95127	29	95203	6	95247	12	95328	10
95002	29	95053	29	95128	29	95204	6	95248	12	95329	10
95003	20	95054	29	95129	29	95205	6	95249	12	95330	6
95004	9	95055	29	95130	29	95206	6	95250	12	95333	8
95005	14	95056	29	95131	29	95207	6	95251	12	95334	8
95007	14	95060	20	95132	29	95208	6	95252	12	95335	10
95008	29	95062	20	95133	29	95209	6	95253	6	95336	6
95009	29	95063	20	95134	29	95210	6	95254	12	95337	6
95010	20	95064	20	95135	29	95211	6	95255	12	95338	8
95011	29	95065	20	95136	29	95213	6	95257	12	95340	8
95012	9	95066	20	95138	29	95215	6	95267	6	95341	8
95013	29	95067	20	95139	29	95219	6	95269	6	95343	8
95014	29	95070	29	95140	29	95220	6	95296	6	95344	8

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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95346	10	95397	10	95448	5	95502	20	95565	20	95629	12
95347	10	95401	5	95449	13	95503	20	95567	11	95630	25
95348	8	95402	5	95450	5	95511	20	95568	21	95631	27
95350	10	95403	5	95451	20	95514	20	95570	20	95632	25
95351	10	95404	5	95452	5	95518	20	95571	20	95634	26
95352	10	95405	5	95453	20	95519	20	95573	20	95635	26
95353	10	95406	5	95454	13	95521	20	95585	13	95636	26
95354	10	95407	5	95456	13	95524	20	95587	13	95637	6
95355	10	95409	5	95457	20	95525	20	95589	20	95638	25
95356	10	95410	13	95458	20	95526	20	95595	21	95639	25
95357	10	95412	5	95459	13	95527	21	95601	12	95640	12
95358	10	95415	13	95460	13	95528	20	95601	12	95640	12
95360	10	95416	5	95461	20	95531	11	95602	27	95641	25
95361	10	95417	13	95462	5	95532	11	95603	27	95642	12
95363	10	95418	13	95463	13	95534	20	95604	27	95642	12
95364	10	95419	5	95464	20	95536	20	95605	6	95644	12
95365	8	95420	13	95465	5	95537	20	95606	6	95644	12
95366	6	95421	5	95466	13	95538	11	95607	6	95645	6
95367	10	95422	20	95467	20	95540	20	95608	25	95646	16
95368	10	95423	20	95468	13	95542	20	95609	25	95648	27
95369	8	95424	20	95469	13	95543	11	95610	25	95650	27
95370	10	95425	5	95470	13	95545	20	95611	25	95651	26
95372	10	95426	20	95471	5	95546	20	95612	6	95652	25
95373	10	95427	13	95472	5	95547	20	95613	26	95653	6
95374	8	95428	13	95473	5	95548	11	95614	26	95654	12
95375	10	95429	13	95476	5	95549	20	95615	25	95654	12
95376	6	95430	5	95480	5	95550	20	95616	6	95655	25
95377	6	95431	5	95481	13	95551	20	95617	6	95656	26
95378	6	95432	13	95482	13	95552	21	95618	6	95658	27
95379	10	95433	5	95485	20	95553	20	95619	26	95659	12
95380	10	95435	20	95486	5	95554	20	95620	5	95660	25
95381	10	95436	5	95487	5	95555	20	95621	25	95661	27
95382	10	95437	13	95488	13	95556	20	95623	26	95662	25
95383	10	95439	5	95490	13	95558	20	95624	25	95663	27
95385	6	95441	5	95492	5	95559	20	95625	5	95664	26
95386	10	95442	5	95493	20	95560	20	95626	25	95665	12
95387	10	95443	20	95494	13	95562	20	95627	6	95665	12
95388	8	95444	5	95497	5	95563	21	95628	25	95666	12

ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory	ZIP	Territory
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95667	26	95703	27	95823	25	95918	12	95961	12	96015	16
95668	12	95709	26	95824	25	95919	12	95962	12	96016	21
95669	12	95712	13	95825	25	95920	16	95963	16	96017	21
95669	12	95713	27	95826	25	95922	12	95965	16	96019	21
95670	25	95714	27	95827	25	95923	21	95966	16	96020	21
95671	25	95715	27	95828	25	95924	13	95967	16	96021	21
95672	26	95717	27	95829	25	95925	12	95968	16	96022	21
95673	25	95721	26	95830	25	95926	16	95969	16	96023	21
95674	12	95722	27	95832	25	95927	16	95970	12	96024	21
95675	12	95724	13	95833	25	95928	16	95971	21	96025	21
95675	12	95726	26	95834	25	95929	16	95972	16	96027	21
95676	6	95728	13	95835	25	95930	16	95974	16	96028	21
95677	27	95735	26	95836	25	95932	12	95975	13	96031	21
95678	27	95736	27	95837	25	95934	21	95976	16	96032	21
95679	6	95741	25	95838	25	95935	12	95977	13	96033	21
95680	25	95742	25	95840	25	95936	21	95978	16	96034	21
95681	27	95746	27	95841	25	95937	6	95979	12	96035	21
95682	26	95747	27	95842	25	95938	16	95980	21	96037	21
95683	25	95757	25	95843	25	95939	16	95981	12	96038	21
95684	26	95758	25	95851	25	95940	16	95982	12	96039	21
95685	12	95759	25	95852	25	95941	16	95983	21	96040	21
95685	12	95762	26	95853	25	95942	16	95984	21	96041	21
95686	6	95763	25	95860	25	95943	16	95986	13	96044	21
95687	5	95765	27	95864	25	95944	21	95987	12	96046	21
95688	5	95776	6	95865	25	95945	13	95988	16	96047	21
95689	12	95798	6	95866	25	95946	13	95991	12	96048	21
95689	12	95799	6	95867	25	95947	21	95992	12	96049	21
95690	25	95811	25	95887	25	95948	16	95993	12	96050	21
95691	6	95812	25	95894	25	95949	13	96001	21	96051	21
95692	12	95813	25	95899	6	95950	12	96002	21	96052	21
95693	25	95814	25	95901	12	95951	16	96003	21	96054	16
95694	6	95815	25	95903	12	95953	12	96006	16	96055	21
95695	6	95816	25	95910	21	95954	16	96007	21	96056	21
95696	5	95817	25	95912	12	95955	12	96008	21	96057	21
95697	6	95818	25	95913	16	95956	21	96009	21	96058	21
95698	6	95819	25	95914	16	95957	12	96010	21	96059	21
95699	12	95820	25	95915	21	95958	16	96011	21	96061	21
95699	12	95821	25	95916	16	95959	13	96013	21	96062	21

ZIP	Territory	ZIP	Territory	ZIP	Territory
96063	21	96111	13	96158	26
96064	21	96112	16	96160	13
96065	21	96113	21	96161	13
96067	21	96114	21	96162	13
96068	21	96115	16	92058	2
96069	21	96116	16	92101	17
96070	21	96117	21	92145	17
96071	21	96118	21	92324	6
96073	21	96119	21	92377	6
96074	21	96120	16	92586	22
96075	21	96121	21	92845	19
96076	21	96122	21	93241	10
96078	21	96123	21	93292	8
96079	21	96124	21	93453	1
96080	21	96125	21	93664	16
96084	21	96126	21	94041	29
96085	21	96128	21	94123	33
96086	21	96129	21	94508	4
96087	21	96130	21	95006	14
96088	21	96132	21	95212	6
96089	21	96133	16	95258	6
96090	21	96134	21	95389	8
96091	21	96135	21	95446	5
96092	21	96136	21	95569	20
96093	21	96137	21	95633	26
96094	21	96140	27	95720	26
96095	21	96141	27	95831	25
96096	21	96142	26	95973	16
96097	21	96143	27	96029	21
96099	21	96145	27		
96101	16	96146	27		
96103	21	96148	27		
96104	16	96150	26		
96105	21	96151	26		
96106	21	96152	26		
96107	16	96154	26		
96108	16	96155	26		
96109	21	96156	26		
96110	16	96157	26		

## APPENDIX B – TERRITORY RELATIVITY

Zip Code	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
90001	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90002	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90003	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90004	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90005	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90006	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90007	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90008	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90010	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90011	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90012	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90013	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90014	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90015	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90016	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90017	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90018	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90019	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90020	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90021	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90022	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90023	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90024	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90025	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90026	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90027	1.156	1.156	1.156	1.156	1.156	1.000	1.156
90028	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90029	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90031	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90032	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90033	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90034	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90035	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90036	1.323	1.323	1.323	1.323	1.323	1.000	1.323
90037	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90038	1.101	1.101	1.101	1.101	1.101	1.000	1.101

90039	1.392	1.392	1.392	1.392	1.392	1.000	1.392
90040	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90041	1.275	1.275	1.275	1.275	1.275	1.000	1.275
90042	1.154	1.154	1.154	1.154	1.154	1.000	1.154
90043	1.392	1.392	1.392	1.392	1.392	1.000	1.392
90044	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90045	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90046	1.462	1.462	1.462	1.462	1.462	1.000	1.462
90047	1.323	1.323	1.323	1.323	1.323	1.000	1.323
90048	1.392	1.392	1.392	1.392	1.392	1.000	1.392
90049	1.087	1.087	1.087	1.087	1.087	1.000	1.087
90056	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90057	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90058	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90059	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90061	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90062	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90063	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90064	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90065	1.154	1.154	1.154	1.154	1.154	1.000	1.154
90066	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90067	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90068	1.462	1.462	1.462	1.462	1.462	1.000	1.462
90069	1.323	1.323	1.323	1.323	1.323	1.000	1.323
90071	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90077	1.087	1.087	1.087	1.087	1.087	1.000	1.087
90089	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90094	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90095	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90201	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90210	1.462	1.462	1.462	1.462	1.462	1.000	1.462
90211	1.392	1.392	1.392	1.392	1.392	1.000	1.392
90212	1.323	1.323	1.323	1.323	1.323	1.000	1.323
90220	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90221	1.101	1.101	1.101	1.101	1.101	1.000	1.101
90222	1.046	1.046	1.046	1.046	1.046	1.000	1.046
90230	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90232	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90240	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90241	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90242	0.847	0.847	0.847	0.847	0.847	1.000	0.847

90245	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90247	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90248	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90249	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90250	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90254	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90255	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90260	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90262	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90263	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90265	1.087	1.087	1.087	1.087	1.087	1.000	1.087
90266	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90270	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90272	1.087	1.087	1.087	1.087	1.087	1.000	1.087
90274	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90275	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90277	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90278	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90280	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90290	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90291	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90292	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90293	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90301	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90302	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90303	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90304	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90305	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90401	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90402	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90403	1.035	1.035	1.035	1.035	1.035	1.000	1.035
90404	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90405	0.983	0.983	0.983	0.983	0.983	1.000	0.983
90501	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90502	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90503	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90504	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90505	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90601	0.889	0.889	0.889	0.889	0.889	1.000	0.889
90602	0.889	0.889	0.889	0.889	0.889	1.000	0.889
90603	0.804	0.804	0.804	0.804	0.804	1.000	0.804

90604	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90605	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90606	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90620	0.876	0.876	0.876	0.876	0.876	1.000	0.876
90621	0.876	0.876	0.876	0.876	0.876	1.000	0.876
90623	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90630	0.876	0.876	0.876	0.876	0.876	1.000	0.876
90631	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90638	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90640	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90650	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90660	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90670	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90680	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90701	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90703	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90704	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90706	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90710	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90712	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90713	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90715	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90716	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90717	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90720	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90723	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90731	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90732	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90740	0.850	0.850	0.850	0.850	0.850	1.000	0.850
90742	0.850	0.850	0.850	0.850	0.850	1.000	0.850
90743	0.894	0.894	0.894	0.894	0.894	1.000	0.894
90744	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90745	1.167	1.167	1.167	1.167	1.167	1.000	1.167
90746	1.108	1.108	1.108	1.108	1.108	1.000	1.108
90755	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90802	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90803	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90804	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90805	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90806	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90807	0.847	0.847	0.847	0.847	0.847	1.000	0.847



90808	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90810	0.804	0.804	0.804	0.804	0.804	1.000	0.804
90813	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90814	0.847	0.847	0.847	0.847	0.847	1.000	0.847
90815	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91001	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91006	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91007	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91008	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91010	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91011	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91016	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91020	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91024	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91030	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91040	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91042	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91101	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91103	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91104	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91105	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91106	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91107	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91108	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91201	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91202	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91203	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91204	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91205	1.154	1.154	1.154	1.154	1.154	1.000	1.154
91206	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91207	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91208	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91210	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91214	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91301	1.097	1.097	1.097	1.097	1.097	1.000	1.097
91302	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91303	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91304	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91306	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91307	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91311	1.793	1.793	1.793	1.793	1.793	1.000	1.793

91316	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91320	1.097	1.097	1.097	1.097	1.097	1.000	1.097
91321	1.077	1.077	1.077	1.077	1.077	1.000	1.077
91324	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91325	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91326	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91330	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91331	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91335	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91340	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91342	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91343	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91344	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91345	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91350	1.077	1.077	1.077	1.077	1.077	1.000	1.077
91351	1.077	1.077	1.077	1.077	1.077	1.000	1.077
91352	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91354	1.077	1.077	1.077	1.077	1.077	1.000	1.077
91355	1.077	1.077	1.077	1.077	1.077	1.000	1.077
91356	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91360	1.097	1.097	1.097	1.097	1.097	1.000	1.097
91361	1.097	1.097	1.097	1.097	1.097	1.000	1.097
91362	1.097	1.097	1.097	1.097	1.097	1.000	1.097
91364	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91367	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91377	1.097	1.097	1.097	1.097	1.097	1.000	1.097
91381	1.077	1.077	1.077	1.077	1.077	1.000	1.077
91384	1.239	1.239	1.239	1.239	1.239	1.000	1.239
91387	1.158	1.158	1.158	1.158	1.158	1.000	1.158
91390	1.239	1.239	1.239	1.239	1.239	1.000	1.239
91401	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91402	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91403	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91405	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91406	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91411	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91423	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91436	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91501	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91502	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91504	1.275	1.275	1.275	1.275	1.275	1.000	1.275

91505	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91506	1.275	1.275	1.275	1.275	1.275	1.000	1.275
91601	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91602	1.214	1.214	1.214	1.214	1.214	1.000	1.214
91604	1.793	1.793	1.793	1.793	1.793	1.000	1.793
91605	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91606	1.708	1.708	1.708	1.708	1.708	1.000	1.708
91607	1.622	1.622	1.622	1.622	1.622	1.000	1.622
91701	1.265	1.265	1.265	1.265	1.265	1.000	1.265
91702	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91706	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91708	1.317	1.317	1.317	1.317	1.317	1.000	1.317
91709	1.225	1.225	1.225	1.225	1.225	1.000	1.225
91710	1.225	1.225	1.225	1.225	1.225	1.000	1.225
91711	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91722	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91723	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91724	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91730	1.108	1.108	1.108	1.108	1.108	1.000	1.108
91731	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91732	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91733	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91737	1.265	1.265	1.265	1.265	1.265	1.000	1.265
91739	1.265	1.265	1.265	1.265	1.265	1.000	1.265
91740	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91741	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91743	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91744	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91745	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91746	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91748	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91750	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91752	1.225	1.225	1.225	1.225	1.225	1.000	1.225
91754	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91755	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91759	1.167	1.167	1.167	1.167	1.167	1.000	1.167
91761	1.225	1.225	1.225	1.225	1.225	1.000	1.225
91762	1.225	1.225	1.225	1.225	1.225	1.000	1.225
91763	1.167	1.167	1.167	1.167	1.167	1.000	1.167
91764	1.167	1.167	1.167	1.167	1.167	1.000	1.167
91765	1.235	1.235	1.235	1.235	1.235	1.000	1.235

91766	1.235	1.235	1.235	1.235	1.235	1.000	1.235
91767	1.176	1.176	1.176	1.176	1.176	1.000	1.176
91768	1.235	1.235	1.235	1.235	1.235	1.000	1.235
91770	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91773	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91775	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91776	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91780	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91784	1.225	1.225	1.225	1.225	1.225	1.000	1.225
91786	1.167	1.167	1.167	1.167	1.167	1.000	1.167
91789	0.889	0.889	0.889	0.889	0.889	1.000	0.889
91790	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91791	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91792	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91801	0.804	0.804	0.804	0.804	0.804	1.000	0.804
91803	0.847	0.847	0.847	0.847	0.847	1.000	0.847
91901	1.148	1.148	1.148	1.148	1.148	1.000	1.148
91902	0.998	0.998	0.998	0.998	0.998	1.000	0.998
91905	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91906	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91910	0.751	0.751	0.751	0.751	0.751	1.000	0.751
91911	0.830	0.830	0.830	0.830	0.830	1.000	0.830
91913	0.830	0.830	0.830	0.830	0.830	1.000	0.830
91914	0.830	0.830	0.830	0.830	0.830	1.000	0.830
91915	0.830	0.830	0.830	0.830	0.830	1.000	0.830
91916	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91917	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91931	0.950	0.950	0.950	0.950	0.950	1.000	0.950
91932	0.830	0.830	0.830	0.830	0.830	1.000	0.830
91934	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91935	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91941	0.786	0.786	0.786	0.786	0.786	1.000	0.786
91942	0.786	0.786	0.786	0.786	0.786	1.000	0.786
91945	0.786	0.786	0.786	0.786	0.786	1.000	0.786
91948	0.950	0.950	0.950	0.950	0.950	1.000	0.950
91950	0.790	0.790	0.790	0.790	0.790	1.000	0.790
91962	0.950	0.950	0.950	0.950	0.950	1.000	0.950
91963	1.093	1.093	1.093	1.093	1.093	1.000	1.093
91977	0.998	0.998	0.998	0.998	0.998	1.000	0.998
91978	0.998	0.998	0.998	0.998	0.998	1.000	0.998
91980	0.950	0.950	0.950	0.950	0.950	1.000	0.950

92003	1.443	1.443	1.443	1.443	1.443	1.000	1.443
92004	0.998	0.998	0.998	0.998	0.998	1.000	0.998
92007	0.800	0.800	0.800	0.800	0.800	1.000	0.800
92008	1.135	1.135	1.135	1.135	1.135	1.000	1.135
92009	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92010	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92011	1.135	1.135	1.135	1.135	1.135	1.000	1.135
92014	0.760	0.760	0.760	0.760	0.760	1.000	0.760
92019	0.998	0.998	0.998	0.998	0.998	1.000	0.998
92020	0.998	0.998	0.998	0.998	0.998	1.000	0.998
92021	0.998	0.998	0.998	0.998	0.998	1.000	0.998
92024	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92025	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92026	1.349	1.349	1.349	1.349	1.349	1.000	1.349
92027	1.349	1.349	1.349	1.349	1.349	1.000	1.349
92028	1.443	1.443	1.443	1.443	1.443	1.000	1.443
92029	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92036	1.093	1.093	1.093	1.093	1.093	1.000	1.093
92037	0.668	0.668	0.668	0.668	0.668	1.000	0.668
92040	0.998	0.998	0.998	0.998	0.998	1.000	0.998
92054	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92055	1.195	1.195	1.195	1.195	1.195	1.000	1.195
92056	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92057	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92058	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92059	1.093	1.093	1.093	1.093	1.093	1.000	1.093
92060	0.950	0.950	0.950	0.950	0.950	1.000	0.950
92061	1.148	1.148	1.148	1.148	1.148	1.000	1.148
92064	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92065	1.148	1.148	1.148	1.148	1.148	1.000	1.148
92066	0.950	0.950	0.950	0.950	0.950	1.000	0.950
92067	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92069	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92070	1.093	1.093	1.093	1.093	1.093	1.000	1.093
92071	0.869	0.869	0.869	0.869	0.869	1.000	0.869
92075	0.800	0.800	0.800	0.800	0.800	1.000	0.800
92078	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92081	1.255	1.255	1.255	1.255	1.255	1.000	1.255
92082	1.093	1.093	1.093	1.093	1.093	1.000	1.093
92083	1.195	1.195	1.195	1.195	1.195	1.000	1.195
92084	1.255	1.255	1.255	1.255	1.255	1.000	1.255

92086	0.950	0.950	0.950	0.950	0.950	1.000	0.950
92091	0.800	0.800	0.800	0.800	0.800	1.000	0.800
92101	0.790	0.790	0.790	0.790	0.790	1.000	0.790
92102	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92103	0.668	0.668	0.668	0.668	0.668	1.000	0.668
92104	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92105	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92106	0.751	0.751	0.751	0.751	0.751	1.000	0.751
92107	0.751	0.751	0.751	0.751	0.751	1.000	0.751
92108	0.668	0.668	0.668	0.668	0.668	1.000	0.668
92109	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92110	0.668	0.668	0.668	0.668	0.668	1.000	0.668
92111	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92113	0.751	0.751	0.751	0.751	0.751	1.000	0.751
92114	0.668	0.668	0.668	0.668	0.668	1.000	0.668
92115	0.668	0.668	0.668	0.668	0.668	1.000	0.668
92116	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92117	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92118	0.751	0.751	0.751	0.751	0.751	1.000	0.751
92119	0.869	0.869	0.869	0.869	0.869	1.000	0.869
92120	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92121	0.800	0.800	0.800	0.800	0.800	1.000	0.800
92122	0.701	0.701	0.701	0.701	0.701	1.000	0.701
92123	0.701	0.701	0.701	0.701	0.701	1.000	0.701
92124	0.701	0.701	0.701	0.701	0.701	1.000	0.701
92126	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92127	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92128	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92129	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92130	0.840	0.840	0.840	0.840	0.840	1.000	0.840
92131	0.800	0.800	0.800	0.800	0.800	1.000	0.800
92134	0.790	0.790	0.790	0.790	0.790	1.000	0.790
92135	0.790	0.790	0.790	0.790	0.790	1.000	0.790
92139	0.634	0.634	0.634	0.634	0.634	1.000	0.634
92140	0.790	0.790	0.790	0.790	0.790	1.000	0.790
92145	0.800	0.800	0.800	0.800	0.800	1.000	0.800
92147	0.790	0.790	0.790	0.790	0.790	1.000	0.790
92154	0.830	0.830	0.830	0.830	0.830	1.000	0.830
92155	0.790	0.790	0.790	0.790	0.790	1.000	0.790
92173	0.830	0.830	0.830	0.830	0.830	1.000	0.830
92201	1.063	1.063	1.063	1.063	1.063	1.000	1.063

92203	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92210	1.010	1.010	1.010	1.010	1.010	1.000	1.010
92211	1.010	1.010	1.010	1.010	1.010	1.000	1.010
92220	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92223	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92225	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92227	1.506	1.506	1.506	1.506	1.506	1.000	1.506
92230	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92231	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92233	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92234	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92236	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92239	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92240	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92241	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92242	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92243	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92249	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92250	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92251	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92252	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92253	1.010	1.010	1.010	1.010	1.010	1.000	1.010
92254	1.108	1.108	1.108	1.108	1.108	1.000	1.108
92256	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92257	1.506	1.506	1.506	1.506	1.506	1.000	1.506
92258	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92259	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92260	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92262	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92264	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92266	1.506	1.506	1.506	1.506	1.506	1.000	1.506
92267	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92268	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92270	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92273	1.344	1.344	1.344	1.344	1.344	1.000	1.344
92274	1.506	1.506	1.506	1.506	1.506	1.000	1.506
92275	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92276	1.063	1.063	1.063	1.063	1.063	1.000	1.063
92277	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92278	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92280	1.167	1.167	1.167	1.167	1.167	1.000	1.167

92281	1.430	1.430	1.430	1.430	1.430	1.000	1.430
92282	1.116	1.116	1.116	1.116	1.116	1.000	1.116
92283	1.506	1.506	1.506	1.506	1.506	1.000	1.506
92284	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92285	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92301	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92304	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92305	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92307	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92308	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92309	1.108	1.108	1.108	1.108	1.108	1.000	1.108
92310	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92311	1.108	1.108	1.108	1.108	1.108	1.000	1.108
92313	1.360	1.360	1.360	1.360	1.360	1.000	1.360
92314	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92315	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92316	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92317	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92318	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92320	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92321	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92322	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92323	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92324	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92325	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92327	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92328	0.979	0.979	0.979	0.979	0.979	1.000	0.979
92332	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92333	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92335	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92336	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92337	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92338	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92339	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92341	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92342	1.108	1.108	1.108	1.108	1.108	1.000	1.108
92344	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92345	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92346	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92347	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92352	1.342	1.342	1.342	1.342	1.342	1.000	1.342



92354	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92356	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92358	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92359	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92363	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92364	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92365	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92368	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92371	1.365	1.365	1.365	1.365	1.365	1.000	1.365
92372	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92373	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92374	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92376	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92377	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92378	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92382	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92384	0.979	0.979	0.979	0.979	0.979	1.000	0.979
92385	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92386	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92389	0.930	0.930	0.930	0.930	0.930	1.000	0.930
92391	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92392	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92394	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92395	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92397	1.365	1.365	1.365	1.365	1.365	1.000	1.365
92398	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92399	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92401	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92404	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92405	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92407	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92408	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92410	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92411	1.205	1.205	1.205	1.205	1.205	1.000	1.205
92501	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92503	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92504	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92505	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92506	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92507	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92508	1.317	1.317	1.317	1.317	1.317	1.000	1.317

92509	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92518	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92530	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92532	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92536	0.950	0.950	0.950	0.950	0.950	1.000	0.950
92539	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92543	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92544	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92545	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92548	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92549	1.167	1.167	1.167	1.167	1.167	1.000	1.167
92551	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92553	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92555	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92557	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92561	1.342	1.342	1.342	1.342	1.342	1.000	1.342
92562	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92563	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92567	1.360	1.360	1.360	1.360	1.360	1.000	1.360
92570	1.360	1.360	1.360	1.360	1.360	1.000	1.360
92571	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92582	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92583	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92584	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92585	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92586	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92587	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92590	1.409	1.409	1.409	1.409	1.409	1.000	1.409
92591	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92592	1.225	1.225	1.225	1.225	1.225	1.000	1.225
92595	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92596	1.317	1.317	1.317	1.317	1.317	1.000	1.317
92602	0.939	0.939	0.939	0.939	0.939	1.000	0.939
92603	0.939	0.939	0.939	0.939	0.939	1.000	0.939
92604	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92606	0.894	0.894	0.894	0.894	0.894	1.000	0.894
92610	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92612	0.894	0.894	0.894	0.894	0.894	1.000	0.894
92614	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92617	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92618	0.939	0.939	0.939	0.939	0.939	1.000	0.939

92620	0.939	0.939	0.939	0.939	0.939	1.000	0.939
92624	1.332	1.332	1.332	1.332	1.332	1.000	1.332
92625	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92626	0.894	0.894	0.894	0.894	0.894	1.000	0.894
92627	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92629	1.332	1.332	1.332	1.332	1.332	1.000	1.332
92630	1.402	1.402	1.402	1.402	1.402	1.000	1.402
92637	1.402	1.402	1.402	1.402	1.402	1.000	1.402
92646	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92647	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92648	0.894	0.894	0.894	0.894	0.894	1.000	0.894
92649	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92651	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92653	1.402	1.402	1.402	1.402	1.402	1.000	1.402
92655	0.894	0.894	0.894	0.894	0.894	1.000	0.894
92656	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92657	0.939	0.939	0.939	0.939	0.939	1.000	0.939
92660	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92661	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92662	0.894	0.894	0.894	0.894	0.894	1.000	0.894
92663	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92672	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92673	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92675	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92676	1.402	1.402	1.402	1.402	1.402	1.000	1.402
92677	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92678	0.939	0.939	0.939	0.939	0.939	1.000	0.939
92679	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92683	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92688	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92691	1.332	1.332	1.332	1.332	1.332	1.000	1.332
92692	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92694	1.472	1.472	1.472	1.472	1.472	1.000	1.472
92701	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92703	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92704	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92705	0.889	0.889	0.889	0.889	0.889	1.000	0.889
92706	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92707	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92708	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92780	0.894	0.894	0.894	0.894	0.894	1.000	0.894

92782	0.939	0.939	0.939	0.939	0.939	1.000	0.939
92801	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92802	0.847	0.847	0.847	0.847	0.847	1.000	0.847
92804	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92805	0.847	0.847	0.847	0.847	0.847	1.000	0.847
92806	0.847	0.847	0.847	0.847	0.847	1.000	0.847
92807	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92808	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92815	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92821	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92823	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92831	0.922	0.922	0.922	0.922	0.922	1.000	0.922
92832	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92833	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92835	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92840	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92841	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92843	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92844	0.850	0.850	0.850	0.850	0.850	1.000	0.850
92845	0.804	0.804	0.804	0.804	0.804	1.000	0.804
92860	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92861	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92865	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92866	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92867	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92868	0.876	0.876	0.876	0.876	0.876	1.000	0.876
92869	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92870	0.922	0.922	0.922	0.922	0.922	1.000	0.922
92878	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92879	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92880	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92881	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92882	1.265	1.265	1.265	1.265	1.265	1.000	1.265
92883	1.455	1.455	1.455	1.455	1.455	1.000	1.455
92886	0.968	0.968	0.968	0.968	0.968	1.000	0.968
92887	0.968	0.968	0.968	0.968	0.968	1.000	0.968
93001	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93003	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93004	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93010	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93012	1.097	1.097	1.097	1.097	1.097	1.000	1.097

93013	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93015	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93021	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93022	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93023	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93030	1.045	1.045	1.045	1.045	1.045	1.000	1.045
93033	0.993	0.993	0.993	0.993	0.993	1.000	0.993
93035	0.993	0.993	0.993	0.993	0.993	1.000	0.993
93036	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93040	1.045	1.045	1.045	1.045	1.045	1.000	1.045
93041	0.993	0.993	0.993	0.993	0.993	1.000	0.993
93042	1.045	1.045	1.045	1.045	1.045	1.000	1.045
93043	1.045	1.045	1.045	1.045	1.045	1.000	1.045
93060	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93063	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93065	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93066	1.097	1.097	1.097	1.097	1.097	1.000	1.097
93067	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93101	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93103	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93105	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93108	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93109	0.744	0.744	0.744	0.744	0.744	1.000	0.744
93110	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93111	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93117	0.781	0.781	0.781	0.781	0.781	1.000	0.781
93201	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93202	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93203	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93204	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93205	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93206	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93207	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93210	1.344	1.344	1.344	1.344	1.344	1.000	1.344
93212	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93215	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93218	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93219	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93221	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93222	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93223	0.979	0.979	0.979	0.979	0.979	1.000	0.979

93224	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93225	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93226	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93227	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93230	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93234	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93235	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93238	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93239	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93240	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93241	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93242	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93243	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93244	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93245	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93247	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93249	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93250	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93251	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93252	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93254	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93255	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93256	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93257	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93258	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93260	1.182	1.182	1.182	1.182	1.182	1.000	1.182
93261	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93262	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93263	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93265	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93266	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93267	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93268	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93270	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93271	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93272	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93274	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93276	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93277	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93280	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93283	1.251	1.251	1.251	1.251	1.251	1.000	1.251

93285	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93286	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93287	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93291	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93292	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93301	1.046	1.046	1.046	1.046	1.046	1.000	1.046
93304	1.046	1.046	1.046	1.046	1.046	1.000	1.046
93305	1.101	1.101	1.101	1.101	1.101	1.000	1.101
93306	1.156	1.156	1.156	1.156	1.156	1.000	1.156
93307	1.101	1.101	1.101	1.101	1.101	1.000	1.101
93308	1.101	1.101	1.101	1.101	1.101	1.000	1.101
93309	1.101	1.101	1.101	1.101	1.101	1.000	1.101
93311	1.046	1.046	1.046	1.046	1.046	1.000	1.046
93312	1.046	1.046	1.046	1.046	1.046	1.000	1.046
93313	1.046	1.046	1.046	1.046	1.046	1.000	1.046
93314	1.156	1.156	1.156	1.156	1.156	1.000	1.156
93401	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93402	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93405	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93420	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93422	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93424	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93426	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93427	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93428	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93429	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93430	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93432	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93433	0.778	0.778	0.778	0.778	0.778	1.000	0.778
93434	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93435	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93436	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93437	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93440	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93441	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93442	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93444	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93445	0.778	0.778	0.778	0.778	0.778	1.000	0.778
93446	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93449	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93450	0.741	0.741	0.741	0.741	0.741	1.000	0.741

93451	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93452	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93453	0.819	0.819	0.819	0.819	0.819	1.000	0.819
93454	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93455	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93458	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93460	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93461	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93463	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93465	0.860	0.860	0.860	0.860	0.860	1.000	0.860
93501	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93505	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93510	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93512	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93513	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93514	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93516	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93517	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93518	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93519	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93523	1.189	1.189	1.189	1.189	1.189	1.000	1.189
93524	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93526	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93527	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93528	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93529	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93531	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93532	1.365	1.365	1.365	1.365	1.365	1.000	1.365
93534	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93535	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93536	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93541	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93543	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93544	1.365	1.365	1.365	1.365	1.365	1.000	1.365
93545	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93546	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93549	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93550	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93551	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93552	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93553	1.433	1.433	1.433	1.433	1.433	1.000	1.433



93554	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93555	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93558	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93560	1.251	1.251	1.251	1.251	1.251	1.000	1.251
93561	1.314	1.314	1.314	1.314	1.314	1.000	1.314
93562	1.167	1.167	1.167	1.167	1.167	1.000	1.167
93563	1.365	1.365	1.365	1.365	1.365	1.000	1.365
93591	1.433	1.433	1.433	1.433	1.433	1.000	1.433
93601	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93602	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93603	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93604	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93605	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93606	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93608	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93609	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93610	1.067	1.067	1.067	1.067	1.067	1.000	1.067
93611	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93612	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93614	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93615	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93616	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93618	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93619	1.344	1.344	1.344	1.344	1.344	1.000	1.344
93620	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93621	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93622	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93623	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93624	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93625	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93626	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93627	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93628	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93630	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93631	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93634	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93635	0.930	0.930	0.930	0.930	0.930	1.000	0.930
93636	1.067	1.067	1.067	1.067	1.067	1.000	1.067
93637	0.965	0.965	0.965	0.965	0.965	1.000	0.965
93638	1.067	1.067	1.067	1.067	1.067	1.000	1.067
93640	1.216	1.216	1.216	1.216	1.216	1.000	1.216

93641	0.979	0.979	0.979	0.979	0.979	1.000	0.979
93643	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93644	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93645	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93646	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93647	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93648	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93650	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93651	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93652	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93653	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93654	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93656	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93657	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93660	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93662	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93664	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93666	1.028	1.028	1.028	1.028	1.028	1.000	1.028
93667	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93668	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93669	1.016	1.016	1.016	1.016	1.016	1.000	1.016
93673	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93675	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93701	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93702	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93703	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93704	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93705	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93706	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93710	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93711	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93720	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93721	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93722	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93723	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93725	1.216	1.216	1.216	1.216	1.216	1.000	1.216
93726	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93727	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93728	1.280	1.280	1.280	1.280	1.280	1.000	1.280
93730	1.344	1.344	1.344	1.344	1.344	1.000	1.344
93737	1.280	1.280	1.280	1.280	1.280	1.000	1.280

93901	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93905	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93906	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93907	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93908	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93920	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93921	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93923	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93924	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93925	0.670	0.670	0.670	0.670	0.670	1.000	0.670
93926	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93927	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93928	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93930	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93932	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93933	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93940	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93943	0.706	0.706	0.706	0.706	0.706	1.000	0.706
93950	0.670	0.670	0.670	0.670	0.670	1.000	0.670
93953	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93954	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93955	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93960	0.741	0.741	0.741	0.741	0.741	1.000	0.741
93962	0.741	0.741	0.741	0.741	0.741	1.000	0.741
94002	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94005	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94010	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94014	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94015	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94017	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94018	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94019	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94020	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94021	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94022	0.537	0.537	0.537	0.537	0.537	1.000	0.537
94024	0.593	0.593	0.593	0.593	0.593	1.000	0.593
94025	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94027	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94028	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94030	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94037	0.613	0.613	0.613	0.613	0.613	1.000	0.613

94038	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94040	0.565	0.565	0.565	0.565	0.565	1.000	0.565
94041	0.565	0.565	0.565	0.565	0.565	1.000	0.565
94043	0.537	0.537	0.537	0.537	0.537	1.000	0.537
94044	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94060	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94061	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94062	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94063	0.555	0.555	0.555	0.555	0.555	1.000	0.555
94065	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94066	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94070	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94074	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94080	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94085	0.537	0.537	0.537	0.537	0.537	1.000	0.537
94086	0.537	0.537	0.537	0.537	0.537	1.000	0.537
94087	0.565	0.565	0.565	0.565	0.565	1.000	0.565
94089	0.565	0.565	0.565	0.565	0.565	1.000	0.565
94102	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94103	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94104	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94105	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94107	0.626	0.626	0.626	0.626	0.626	1.000	0.626
94108	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94109	0.626	0.626	0.626	0.626	0.626	1.000	0.626
94110	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94111	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94112	0.630	0.630	0.630	0.630	0.630	1.000	0.630
94114	0.599	0.599	0.599	0.599	0.599	1.000	0.599
94115	0.599	0.599	0.599	0.599	0.599	1.000	0.599
94116	0.599	0.599	0.599	0.599	0.599	1.000	0.599
94117	0.599	0.599	0.599	0.599	0.599	1.000	0.599
94118	0.599	0.599	0.599	0.599	0.599	1.000	0.599
94121	0.599	0.599	0.599	0.599	0.599	1.000	0.599
94122	0.630	0.630	0.630	0.630	0.630	1.000	0.630
94123	0.630	0.630	0.630	0.630	0.630	1.000	0.630
94124	0.626	0.626	0.626	0.626	0.626	1.000	0.626
94127	0.626	0.626	0.626	0.626	0.626	1.000	0.626
94128	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94129	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94130	0.659	0.659	0.659	0.659	0.659	1.000	0.659

94131	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94132	0.630	0.630	0.630	0.630	0.630	1.000	0.630
94133	0.626	0.626	0.626	0.626	0.626	1.000	0.626
94134	0.626	0.626	0.626	0.626	0.626	1.000	0.626
94158	0.659	0.659	0.659	0.659	0.659	1.000	0.659
94301	0.650	0.650	0.650	0.650	0.650	1.000	0.650
94303	0.584	0.584	0.584	0.584	0.584	1.000	0.584
94304	0.565	0.565	0.565	0.565	0.565	1.000	0.565
94305	0.650	0.650	0.650	0.650	0.650	1.000	0.650
94306	0.593	0.593	0.593	0.593	0.593	1.000	0.593
94401	0.555	0.555	0.555	0.555	0.555	1.000	0.555
94402	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94403	0.613	0.613	0.613	0.613	0.613	1.000	0.613
94404	0.555	0.555	0.555	0.555	0.555	1.000	0.555
94501	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94502	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94503	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94505	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94506	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94507	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94508	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94509	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94510	0.919	0.919	0.919	0.919	0.919	1.000	0.919
94511	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94512	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94513	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94514	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94515	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94516	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94517	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94518	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94519	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94520	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94521	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94523	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94525	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94526	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94528	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94530	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94531	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94533	0.919	0.919	0.919	0.919	0.919	1.000	0.919

94534	0.919	0.919	0.919	0.919	0.919	1.000	0.919
94535	0.875	0.875	0.875	0.875	0.875	1.000	0.875
94536	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94538	0.639	0.639	0.639	0.639	0.639	1.000	0.639
94539	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94541	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94542	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94544	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94545	0.672	0.672	0.672	0.672	0.672	1.000	0.672
94546	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94547	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94548	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94549	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94550	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94551	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94552	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94553	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94555	0.672	0.672	0.672	0.672	0.672	1.000	0.672
94556	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94558	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94559	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94560	0.639	0.639	0.639	0.639	0.639	1.000	0.639
94561	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94563	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94564	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94565	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94566	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94567	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94568	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94569	0.715	0.715	0.715	0.715	0.715	1.000	0.715
94571	0.831	0.831	0.831	0.831	0.831	1.000	0.831
94572	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94573	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94574	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94576	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94577	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94578	0.639	0.639	0.639	0.639	0.639	1.000	0.639
94579	0.639	0.639	0.639	0.639	0.639	1.000	0.639
94580	0.639	0.639	0.639	0.639	0.639	1.000	0.639
94582	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94583	0.751	0.751	0.751	0.751	0.751	1.000	0.751

94585	0.698	0.698	0.698	0.698	0.698	1.000	0.698
94586	0.672	0.672	0.672	0.672	0.672	1.000	0.672
94587	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94588	0.706	0.706	0.706	0.706	0.706	1.000	0.706
94589	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94590	0.875	0.875	0.875	0.875	0.875	1.000	0.875
94591	0.919	0.919	0.919	0.919	0.919	1.000	0.919
94592	0.919	0.919	0.919	0.919	0.919	1.000	0.919
94595	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94596	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94597	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94598	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94599	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94601	0.938	0.938	0.938	0.938	0.938	1.000	0.938
94602	0.766	0.766	0.766	0.766	0.766	1.000	0.766
94603	0.938	0.938	0.938	0.938	0.938	1.000	0.938
94605	0.766	0.766	0.766	0.766	0.766	1.000	0.766
94606	0.938	0.938	0.938	0.938	0.938	1.000	0.938
94607	0.938	0.938	0.938	0.938	0.938	1.000	0.938
94608	0.938	0.938	0.938	0.938	0.938	1.000	0.938
94609	0.988	0.988	0.988	0.988	0.988	1.000	0.988
94610	0.693	0.693	0.693	0.693	0.693	1.000	0.693
94611	0.730	0.730	0.730	0.730	0.730	1.000	0.730
94612	0.988	0.988	0.988	0.988	0.988	1.000	0.988
94613	0.730	0.730	0.730	0.730	0.730	1.000	0.730
94618	0.766	0.766	0.766	0.766	0.766	1.000	0.766
94619	0.766	0.766	0.766	0.766	0.766	1.000	0.766
94621	0.988	0.988	0.988	0.988	0.988	1.000	0.988
94702	0.689	0.689	0.689	0.689	0.689	1.000	0.689
94703	0.689	0.689	0.689	0.689	0.689	1.000	0.689
94704	0.761	0.761	0.761	0.761	0.761	1.000	0.761
94705	0.761	0.761	0.761	0.761	0.761	1.000	0.761
94706	0.689	0.689	0.689	0.689	0.689	1.000	0.689
94707	0.761	0.761	0.761	0.761	0.761	1.000	0.761
94708	0.761	0.761	0.761	0.761	0.761	1.000	0.761
94709	0.725	0.725	0.725	0.725	0.725	1.000	0.725
94710	0.689	0.689	0.689	0.689	0.689	1.000	0.689
94720	0.725	0.725	0.725	0.725	0.725	1.000	0.725
94801	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94803	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94804	0.715	0.715	0.715	0.715	0.715	1.000	0.715

94805	0.751	0.751	0.751	0.751	0.751	1.000	0.751
94806	0.679	0.679	0.679	0.679	0.679	1.000	0.679
94901	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94903	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94904	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94920	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94922	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94923	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94924	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94925	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94928	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94929	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94930	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94931	0.734	0.734	0.734	0.734	0.734	1.000	0.734
94933	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94937	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94938	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94939	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94940	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94941	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94945	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94946	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94947	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94949	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94950	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94951	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94952	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94954	0.771	0.771	0.771	0.771	0.771	1.000	0.771
94956	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94957	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94960	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94963	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94964	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94965	0.701	0.701	0.701	0.701	0.701	1.000	0.701
94970	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94971	0.668	0.668	0.668	0.668	0.668	1.000	0.668
94973	0.668	0.668	0.668	0.668	0.668	1.000	0.668
95002	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95003	0.692	0.692	0.692	0.692	0.692	1.000	0.692
95004	0.706	0.706	0.706	0.706	0.706	1.000	0.706
95005	1.093	1.093	1.093	1.093	1.093	1.000	1.093



95006	1.093	1.093	1.093	1.093	1.093	1.000	1.093
95008	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95010	0.659	0.659	0.659	0.659	0.659	1.000	0.659
95012	0.741	0.741	0.741	0.741	0.741	1.000	0.741
95013	0.565	0.565	0.565	0.565	0.565	1.000	0.565
95014	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95017	0.659	0.659	0.659	0.659	0.659	1.000	0.659
95018	1.093	1.093	1.093	1.093	1.093	1.000	1.093
95019	0.692	0.692	0.692	0.692	0.692	1.000	0.692
95020	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95023	0.741	0.741	0.741	0.741	0.741	1.000	0.741
95030	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95032	0.682	0.682	0.682	0.682	0.682	1.000	0.682
95033	0.650	0.650	0.650	0.650	0.650	1.000	0.650
95035	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95037	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95039	0.741	0.741	0.741	0.741	0.741	1.000	0.741
95043	0.706	0.706	0.706	0.706	0.706	1.000	0.706
95045	0.741	0.741	0.741	0.741	0.741	1.000	0.741
95046	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95050	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95051	0.565	0.565	0.565	0.565	0.565	1.000	0.565
95054	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95060	0.692	0.692	0.692	0.692	0.692	1.000	0.692
95062	0.692	0.692	0.692	0.692	0.692	1.000	0.692
95064	0.659	0.659	0.659	0.659	0.659	1.000	0.659
95065	0.659	0.659	0.659	0.659	0.659	1.000	0.659
95066	1.073	1.073	1.073	1.073	1.073	1.000	1.073
95070	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95073	0.659	0.659	0.659	0.659	0.659	1.000	0.659
95075	0.706	0.706	0.706	0.706	0.706	1.000	0.706
95076	0.741	0.741	0.741	0.741	0.741	1.000	0.741
95110	0.696	0.696	0.696	0.696	0.696	1.000	0.696
95111	0.661	0.661	0.661	0.661	0.661	1.000	0.661
95112	0.650	0.650	0.650	0.650	0.650	1.000	0.650
95113	0.650	0.650	0.650	0.650	0.650	1.000	0.650
95116	0.661	0.661	0.661	0.661	0.661	1.000	0.661
95117	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95118	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95119	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95120	0.593	0.593	0.593	0.593	0.593	1.000	0.593

95121	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95122	0.661	0.661	0.661	0.661	0.661	1.000	0.661
95123	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95124	0.682	0.682	0.682	0.682	0.682	1.000	0.682
95125	0.650	0.650	0.650	0.650	0.650	1.000	0.650
95126	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95127	0.731	0.731	0.731	0.731	0.731	1.000	0.731
95128	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95129	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95130	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95131	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95132	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95133	0.537	0.537	0.537	0.537	0.537	1.000	0.537
95134	0.565	0.565	0.565	0.565	0.565	1.000	0.565
95135	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95136	0.617	0.617	0.617	0.617	0.617	1.000	0.617
95138	0.682	0.682	0.682	0.682	0.682	1.000	0.682
95139	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95140	0.593	0.593	0.593	0.593	0.593	1.000	0.593
95141	0.565	0.565	0.565	0.565	0.565	1.000	0.565
95148	0.682	0.682	0.682	0.682	0.682	1.000	0.682
95202	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95203	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95204	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95205	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95206	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95207	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95209	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95210	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95211	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95212	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95215	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95219	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95220	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95222	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95223	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95224	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95226	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95227	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95228	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95230	0.997	0.997	0.997	0.997	0.997	1.000	0.997

95231	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95232	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95233	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95236	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95237	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95240	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95242	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95245	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95246	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95247	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95248	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95249	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95251	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95252	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95254	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95255	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95257	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95258	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95301	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95303	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95304	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95305	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95306	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95307	1.063	1.063	1.063	1.063	1.063	1.000	1.063
95310	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95311	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95312	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95313	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95315	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95316	1.063	1.063	1.063	1.063	1.063	1.000	1.063
95317	1.216	1.216	1.216	1.216	1.216	1.000	1.216
95318	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95319	1.314	1.314	1.314	1.314	1.314	1.000	1.314
95320	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95321	1.182	1.182	1.182	1.182	1.182	1.000	1.182
95322	1.028	1.028	1.028	1.028	1.028	1.000	1.028
95323	1.063	1.063	1.063	1.063	1.063	1.000	1.063
95324	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95325	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95326	1.063	1.063	1.063	1.063	1.063	1.000	1.063
95327	1.182	1.182	1.182	1.182	1.182	1.000	1.182

95328	1.063	1.063	1.063	1.063	1.063	1.000	1.063
95329	1.028	1.028	1.028	1.028	1.028	1.000	1.028
95330	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95333	1.028	1.028	1.028	1.028	1.028	1.000	1.028
95334	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95335	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95336	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95337	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95338	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95340	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95341	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95345	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95346	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95348	1.028	1.028	1.028	1.028	1.028	1.000	1.028
95350	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95351	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95354	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95355	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95356	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95357	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95358	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95360	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95361	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95363	1.116	1.116	1.116	1.116	1.116	1.000	1.116
95364	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95365	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95366	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95367	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95368	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95369	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95370	1.182	1.182	1.182	1.182	1.182	1.000	1.182
95372	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95374	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95375	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95376	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95377	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95379	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95380	0.930	0.930	0.930	0.930	0.930	1.000	0.930
95382	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95383	1.182	1.182	1.182	1.182	1.182	1.000	1.182
95385	0.997	0.997	0.997	0.997	0.997	1.000	0.997

95386	1.010	1.010	1.010	1.010	1.010	1.000	1.010
95387	1.063	1.063	1.063	1.063	1.063	1.000	1.063
95388	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95389	0.979	0.979	0.979	0.979	0.979	1.000	0.979
95391	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95401	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95403	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95404	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95405	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95407	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95409	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95410	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95412	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95415	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95417	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95419	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95420	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95421	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95422	1.126	1.126	1.126	1.126	1.126	1.000	1.126
95423	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95425	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95426	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95427	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95428	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95429	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95430	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95432	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95436	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95437	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95439	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95441	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95442	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95442	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95443	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95444	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95445	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95446	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95448	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95449	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95450	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95451	1.204	1.204	1.204	1.204	1.204	1.000	1.204

95452	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95453	1.126	1.126	1.126	1.126	1.126	1.000	1.126
95454	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95456	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95457	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95458	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95459	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95460	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95461	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95462	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95463	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95464	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95465	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95466	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95467	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95468	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95469	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95470	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95472	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95476	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95480	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95482	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95485	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95486	0.734	0.734	0.734	0.734	0.734	1.000	0.734
95488	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95490	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95492	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95493	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95494	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95497	0.771	0.771	0.771	0.771	0.771	1.000	0.771
95501	0.795	0.795	0.795	0.795	0.795	1.000	0.795
95503	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95511	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95514	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95519	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95521	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95524	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95525	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95526	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95527	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95528	0.837	0.837	0.837	0.837	0.837	1.000	0.837

95531	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95536	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95537	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95540	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95542	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95543	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95545	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95546	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95547	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95548	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95549	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95550	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95551	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95552	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95553	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95554	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95555	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95556	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95558	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95559	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95560	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95562	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95563	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95564	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95565	0.879	0.879	0.879	0.879	0.879	1.000	0.879
95567	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95568	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95569	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95570	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95571	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95573	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95585	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95587	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95589	0.837	0.837	0.837	0.837	0.837	1.000	0.837
95595	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95601	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95602	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95603	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95605	0.751	0.751	0.751	0.751	0.751	1.000	0.751
95606	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95607	0.790	0.790	0.790	0.790	0.790	1.000	0.790

95608	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95610	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95612	0.831	0.831	0.831	0.831	0.831	1.000	0.831
95613	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95614	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95615	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95616	0.751	0.751	0.751	0.751	0.751	1.000	0.751
95618	0.751	0.751	0.751	0.751	0.751	1.000	0.751
95619	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95620	0.831	0.831	0.831	0.831	0.831	1.000	0.831
95621	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95623	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95624	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95626	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95627	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95628	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95629	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95630	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95631	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95632	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95633	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95634	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95635	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95636	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95637	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95638	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95639	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95640	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95641	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95642	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95645	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95646	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95648	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95650	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95651	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95652	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95653	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95655	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95658	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95659	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95660	0.938	0.938	0.938	0.938	0.938	1.000	0.938



95661	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95662	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95663	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95664	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95665	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95666	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95667	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95668	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95669	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95670	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95672	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95673	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95674	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95675	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95676	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95677	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95678	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95679	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95680	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95681	1.072	1.072	1.072	1.072	1.072	1.000	1.072
95682	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95683	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95684	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95685	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95686	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95687	0.919	0.919	0.919	0.919	0.919	1.000	0.919
95688	0.919	0.919	0.919	0.919	0.919	1.000	0.919
95689	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95690	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95691	0.751	0.751	0.751	0.751	0.751	1.000	0.751
95692	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95693	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95694	0.919	0.919	0.919	0.919	0.919	1.000	0.919
95695	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95697	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95698	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95701	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95703	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95709	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95713	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95714	1.147	1.147	1.147	1.147	1.147	1.000	1.147

95715	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95717	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95720	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95722	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95724	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95726	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95728	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95735	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95736	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95742	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95746	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95747	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95757	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95758	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95762	1.126	1.126	1.126	1.126	1.126	1.000	1.126
95765	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95776	0.751	0.751	0.751	0.751	0.751	1.000	0.751
95811	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95814	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95815	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95816	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95817	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95818	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95819	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95820	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95821	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95822	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95823	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95824	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95825	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95826	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95827	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95828	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95829	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95830	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95831	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95832	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95833	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95834	0.988	0.988	0.988	0.988	0.988	1.000	0.988
95835	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95836	0.988	0.988	0.988	0.988	0.988	1.000	0.988

95837	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95838	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95841	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95842	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95843	1.037	1.037	1.037	1.037	1.037	1.000	1.037
95864	0.938	0.938	0.938	0.938	0.938	1.000	0.938
95901	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95903	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95910	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95912	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95913	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95914	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95915	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95916	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95917	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95918	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95919	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95920	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95922	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95923	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95925	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95926	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95928	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95930	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95932	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95934	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95935	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95936	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95937	0.790	0.790	0.790	0.790	0.790	1.000	0.790
95938	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95939	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95941	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95942	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95943	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95944	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95945	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95946	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95947	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95948	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95949	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95950	0.997	0.997	0.997	0.997	0.997	1.000	0.997

95951	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95953	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95954	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95955	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95956	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95957	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95959	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95960	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95961	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95962	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95963	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95965	1.126	1.126	1.126	1.126	1.126	1.000	1.126
95966	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95968	1.126	1.126	1.126	1.126	1.126	1.000	1.126
95969	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95970	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95971	1.204	1.204	1.204	1.204	1.204	1.000	1.204
95972	1.344	1.344	1.344	1.344	1.344	1.000	1.344
95973	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95974	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95975	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95977	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95978	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95979	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95981	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95982	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95983	1.147	1.147	1.147	1.147	1.147	1.000	1.147
95984	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95986	0.997	0.997	0.997	0.997	0.997	1.000	0.997
95987	1.047	1.047	1.047	1.047	1.047	1.000	1.047
95988	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95991	0.947	0.947	0.947	0.947	0.947	1.000	0.947
95993	0.947	0.947	0.947	0.947	0.947	1.000	0.947
96001	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96002	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96003	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96006	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96007	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96008	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96009	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96010	1.147	1.147	1.147	1.147	1.147	1.000	1.147

96011	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96013	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96014	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96015	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96016	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96017	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96019	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96020	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96021	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96022	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96023	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96024	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96025	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96027	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96028	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96029	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96031	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96032	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96033	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96034	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96035	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96037	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96038	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96039	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96040	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96041	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96044	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96046	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96047	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96048	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96050	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96051	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96052	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96055	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96056	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96057	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96058	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96059	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96061	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96062	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96063	0.997	0.997	0.997	0.997	0.997	1.000	0.997

96064	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96065	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96067	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96069	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96071	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96073	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96075	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96076	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96078	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96080	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96084	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96085	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96086	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96087	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96088	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96090	0.947	0.947	0.947	0.947	0.947	1.000	0.947
96091	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96092	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96093	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96094	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96096	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96097	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96101	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96103	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96104	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96105	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96106	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96107	0.979	0.979	0.979	0.979	0.979	1.000	0.979
96108	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96109	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96111	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96112	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96113	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96114	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96115	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96116	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96117	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96118	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96119	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96120	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96121	0.997	0.997	0.997	0.997	0.997	1.000	0.997

96122	1.072	1.072	1.072	1.072	1.072	1.000	1.072
96123	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96124	1.147	1.147	1.147	1.147	1.147	1.000	1.147
96125	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96126	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96128	1.204	1.204	1.204	1.204	1.204	1.000	1.204
96129	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96130	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96132	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96133	0.979	0.979	0.979	0.979	0.979	1.000	0.979
96134	0.947	0.947	0.947	0.947	0.947	1.000	0.947
96135	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96136	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96137	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96140	1.072	1.072	1.072	1.072	1.072	1.000	1.072
96141	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96142	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96143	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96145	1.126	1.126	1.126	1.126	1.126	1.000	1.126
96146	1.072	1.072	1.072	1.072	1.072	1.000	1.072
96148	0.997	0.997	0.997	0.997	0.997	1.000	0.997
96150	1.047	1.047	1.047	1.047	1.047	1.000	1.047
96161	1.126	1.126	1.126	1.126	1.126	1.000	1.126

## APPENDIX C – INCREASED LIMIT FACTOR GROUPS

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Territory Group	ILF Group
1	2
2	2
3	2
4	2
5	2
6	2
7	2
8	2
9	2
10	2
11	2
12	2
13	2
14	2
15	2
16	2
17	2
18	2
19	2
20	2
21	2
22	2
23	2
24	2
25	2
26	2
27	2
28	2
29	2
30	2
31	2
32	1
33	1
34	1
35	1
36	1
37	1
38	1
39	1
40	1

Territory Group	ILF Group
41	1
42	1
43	1
44	2
45	2
46	2
47	2
48	2
49	1
50	1
51	1



## APPENDIX D – COVERAGE ADJUSTMENTS

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When adjusting for changes to coverage B, C, or D, the increase or decrease in coverage is expressed as a percentage of Coverage A. For example, if Coverage C default is 50% of Coverage A. If it is increased to 60% of Coverage A, that is a 10% increase, not a 20% increase. Coverage D can only be decreased by 10% or 20%.

The maximum Coverage B limit is 40% of Coverage A. The maximum total Coverage C limit is 80% of Coverage A.

Coverage Adjustments	Default Limit	Increasing Coverage		Decreasing Coverage	
		Coverage %	Adjust Premium	Coverage %	Rating Factor
Coverage B Other Structures	10%	3.0%	2.0%	N/A	N/A
Coverage C Contents	50%	3.0%	2.0%	N/A	N/A
Coverage D Loss of Use	20%	N/A	N/A	-10.0%	-3.0%
		N/A	N/A	-20.0%	-7.5%

# APPENDIX E – FIRE PROTECTION/CONSTRUCTION

Water Source	Type of Fire Station	Drive Time to Nearest Station	Distance to Fire Hydrant	Construction Type	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
Hydrants	Blended	Less than 3 min	Within 250 Feet	Frame/Veneer	0.975	1.000	1.000	1.000	1.000	0.975	0.975
Hydrants	Blended	Less than 3 min	Within 250 Feet	Masonry	0.950	1.000	1.000	1.000	1.000	0.950	0.950
Hydrants	Blended	Less than 3 min	Between 250 and 500 Feet	Frame/Veneer	0.975	1.000	1.000	1.000	1.000	0.975	0.975
Hydrants	Blended	Less than 3 min	Between 250 and 500 Feet	Masonry	0.950	1.000	1.000	1.000	1.000	0.950	0.950
Hydrants	Blended	Less than 3 min	Between 500 and 1000 Feet	Frame/Veneer	0.999	1.000	1.000	1.000	1.000	0.999	0.999
Hydrants	Blended	Less than 3 min	Between 500 and 1000 Feet	Masonry	0.974	1.000	1.000	1.000	1.000	0.974	0.974
Hydrants	Blended	Less than 3 min	Between 1000 and 1500 Feet	Frame/Veneer	1.024	1.000	1.000	1.000	1.000	1.024	1.024
Hydrants	Blended	Less than 3 min	Between 1000 and 1500 Feet	Masonry	0.998	1.000	1.000	1.000	1.000	0.998	0.998
Hydrants	Blended	Less than 3 min	Further than 1500 Feet	Frame/Veneer	1.170	1.000	1.000	1.000	1.000	1.170	1.170
Hydrants	Blended	Less than 3 min	Further than 1500 Feet	Masonry	1.140	1.000	1.000	1.000	1.000	1.140	1.140
Hydrants	Blended	3 to 5 min	Within 250 Feet	Frame/Veneer	0.990	1.000	1.000	1.000	1.000	0.990	0.990
Hydrants	Blended	3 to 5 min	Within 250 Feet	Masonry	0.980	1.000	1.000	1.000	1.000	0.980	0.980
Hydrants	Blended	3 to 5 min	Between 250 and 500 Feet	Frame/Veneer	0.990	1.000	1.000	1.000	1.000	0.990	0.990
Hydrants	Blended	3 to 5 min	Between 250 and 500 Feet	Masonry	0.980	1.000	1.000	1.000	1.000	0.980	0.980
Hydrants	Blended	3 to 5 min	Between 500 and 1000 Feet	Frame/Veneer	1.015	1.000	1.000	1.000	1.000	1.015	1.015
Hydrants	Blended	3 to 5 min	Between 500 and 1000 Feet	Masonry	1.005	1.000	1.000	1.000	1.000	1.005	1.005
Hydrants	Blended	3 to 5 min	Between 1000 and 1500 Feet	Frame/Veneer	1.040	1.000	1.000	1.000	1.000	1.040	1.040
Hydrants	Blended	3 to 5 min	Between 1000 and 1500 Feet	Masonry	1.029	1.000	1.000	1.000	1.000	1.029	1.029
Hydrants	Blended	3 to 5 min	Further than 1500 Feet	Frame/Veneer	1.188	1.000	1.000	1.000	1.000	1.188	1.188
Hydrants	Blended	3 to 5 min	Further than 1500 Feet	Masonry	1.176	1.000	1.000	1.000	1.000	1.176	1.176
Hydrants	Blended	5 to 10 min	Within 250 Feet	Frame/Veneer	1.075	1.000	1.000	1.000	1.000	1.075	1.075
Hydrants	Blended	5 to 10 min	Within 250 Feet	Masonry	1.050	1.000	1.000	1.000	1.000	1.050	1.050
Hydrants	Blended	5 to 10 min	Between 250 and 500 Feet	Frame/Veneer	1.075	1.000	1.000	1.000	1.000	1.075	1.075
Hydrants	Blended	5 to 10 min	Between 250 and 500 Feet	Masonry	1.050	1.000	1.000	1.000	1.000	1.050	1.050
Hydrants	Blended	5 to 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.102	1.000	1.000	1.000	1.000	1.102	1.102
Hydrants	Blended	5 to 10 min	Between 500 and 1000 Feet	Masonry	1.076	1.000	1.000	1.000	1.000	1.076	1.076

Hydrants	Blended	5 to 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.129	1.000	1.000	1.000	1.000	1.129	1.129
Hydrants	Blended	5 to 10 min	Between 1000 and 1500 Feet	Masonry	1.103	1.000	1.000	1.000	1.000	1.103	1.103
Hydrants	Blended	5 to 10 min	Further than 1500 Feet	Frame/Veneer	1.290	1.000	1.000	1.000	1.000	1.290	1.290
Hydrants	Blended	5 to 10 min	Further than 1500 Feet	Masonry	1.260	1.000	1.000	1.000	1.000	1.260	1.260
Hydrants	Blended	More than 10 min	Within 250 Feet	Frame/Veneer	1.150	1.000	1.000	1.000	1.000	1.150	1.150
Hydrants	Blended	More than 10 min	Within 250 Feet	Masonry	1.100	1.000	1.000	1.000	1.000	1.100	1.100
Hydrants	Blended	More than 10 min	Between 250 and 500 Feet	Frame/Veneer	1.150	1.000	1.000	1.000	1.000	1.150	1.150
Hydrants	Blended	More than 10 min	Between 250 and 500 Feet	Masonry	1.100	1.000	1.000	1.000	1.000	1.100	1.100
Hydrants	Blended	More than 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.179	1.000	1.000	1.000	1.000	1.179	1.179
Hydrants	Blended	More than 10 min	Between 500 and 1000 Feet	Masonry	1.128	1.000	1.000	1.000	1.000	1.128	1.128
Hydrants	Blended	More than 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.208	1.000	1.000	1.000	1.000	1.208	1.208
Hydrants	Blended	More than 10 min	Between 1000 and 1500 Feet	Masonry	1.155	1.000	1.000	1.000	1.000	1.155	1.155
Hydrants	Blended	More than 10 min	Further than 1500 Feet	Frame/Veneer	1.380	1.000	1.000	1.000	1.000	1.380	1.380
Hydrants	Blended	More than 10 min	Further than 1500 Feet	Masonry	1.320	1.000	1.000	1.000	1.000	1.320	1.320
Hydrants	Full Time	Less than 3 min	Within 250 Feet	Frame/Veneer	0.951	1.000	1.000	1.000	1.000	0.951	0.951
Hydrants	Full Time	Less than 3 min	Within 250 Feet	Masonry	0.926	1.000	1.000	1.000	1.000	0.926	0.926
Hydrants	Full Time	Less than 3 min	Between 250 and 500 Feet	Frame/Veneer	0.951	1.000	1.000	1.000	1.000	0.951	0.951
Hydrants	Full Time	Less than 3 min	Between 250 and 500 Feet	Masonry	0.926	1.000	1.000	1.000	1.000	0.926	0.926
Hydrants	Full Time	Less than 3 min	Between 500 and 1000 Feet	Frame/Veneer	0.974	1.000	1.000	1.000	1.000	0.974	0.974
Hydrants	Full Time	Less than 3 min	Between 500 and 1000 Feet	Masonry	0.949	1.000	1.000	1.000	1.000	0.949	0.949
Hydrants	Full Time	Less than 3 min	Between 1000 and 1500 Feet	Frame/Veneer	0.998	1.000	1.000	1.000	1.000	0.998	0.998
Hydrants	Full Time	Less than 3 min	Between 1000 and 1500 Feet	Masonry	0.973	1.000	1.000	1.000	1.000	0.973	0.973
Hydrants	Full Time	Less than 3 min	Further than 1500 Feet	Frame/Veneer	1.141	1.000	1.000	1.000	1.000	1.141	1.141
Hydrants	Full Time	Less than 3 min	Further than 1500 Feet	Masonry	1.112	1.000	1.000	1.000	1.000	1.112	1.112
Hydrants	Full Time	3 to 5 min	Within 250 Feet	Frame/Veneer	0.965	1.000	1.000	1.000	1.000	0.965	0.965
Hydrants	Full Time	3 to 5 min	Within 250 Feet	Masonry	0.956	1.000	1.000	1.000	1.000	0.956	0.956
Hydrants	Full Time	3 to 5 min	Between 250 and 500 Feet	Frame/Veneer	0.965	1.000	1.000	1.000	1.000	0.965	0.965
Hydrants	Full Time	3 to 5 min	Between 250 and 500 Feet	Masonry	0.956	1.000	1.000	1.000	1.000	0.956	0.956
Hydrants	Full Time	3 to 5 min	Between 500 and 1000 Feet	Frame/Veneer	0.989	1.000	1.000	1.000	1.000	0.989	0.989

Hydrants	Full Time	3 to 5 min	Between 500 and 1000 Feet	Masonry	0.979	1.000	1.000	1.000	1.000	0.979	0.979
Hydrants	Full Time	3 to 5 min	Between 1000 and 1500 Feet	Frame/Veneer	1.014	1.000	1.000	1.000	1.000	1.014	1.014
Hydrants	Full Time	3 to 5 min	Between 1000 and 1500 Feet	Masonry	1.003	1.000	1.000	1.000	1.000	1.003	1.003
Hydrants	Full Time	3 to 5 min	Further than 1500 Feet	Frame/Veneer	1.158	1.000	1.000	1.000	1.000	1.158	1.158
Hydrants	Full Time	3 to 5 min	Further than 1500 Feet	Masonry	1.147	1.000	1.000	1.000	1.000	1.147	1.147
Hydrants	Full Time	5 to 10 min	Within 250 Feet	Frame/Veneer	1.048	1.000	1.000	1.000	1.000	1.048	1.048
Hydrants	Full Time	5 to 10 min	Within 250 Feet	Masonry	1.024	1.000	1.000	1.000	1.000	1.024	1.024
Hydrants	Full Time	5 to 10 min	Between 250 and 500 Feet	Frame/Veneer	1.048	1.000	1.000	1.000	1.000	1.048	1.048
Hydrants	Full Time	5 to 10 min	Between 250 and 500 Feet	Masonry	1.024	1.000	1.000	1.000	1.000	1.024	1.024
Hydrants	Full Time	5 to 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.074	1.000	1.000	1.000	1.000	1.074	1.074
Hydrants	Full Time	5 to 10 min	Between 500 and 1000 Feet	Masonry	1.049	1.000	1.000	1.000	1.000	1.049	1.049
Hydrants	Full Time	5 to 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.101	1.000	1.000	1.000	1.000	1.101	1.101
Hydrants	Full Time	5 to 10 min	Between 1000 and 1500 Feet	Masonry	1.075	1.000	1.000	1.000	1.000	1.075	1.075
Hydrants	Full Time	5 to 10 min	Further than 1500 Feet	Frame/Veneer	1.258	1.000	1.000	1.000	1.000	1.258	1.258
Hydrants	Full Time	5 to 10 min	Further than 1500 Feet	Masonry	1.229	1.000	1.000	1.000	1.000	1.229	1.229
Hydrants	Full Time	More than 10 min	Within 250 Feet	Frame/Veneer	1.121	1.000	1.000	1.000	1.000	1.121	1.121
Hydrants	Full Time	More than 10 min	Within 250 Feet	Masonry	1.073	1.000	1.000	1.000	1.000	1.073	1.073
Hydrants	Full Time	More than 10 min	Between 250 and 500 Feet	Frame/Veneer	1.121	1.000	1.000	1.000	1.000	1.121	1.121
Hydrants	Full Time	More than 10 min	Between 250 and 500 Feet	Masonry	1.073	1.000	1.000	1.000	1.000	1.073	1.073
Hydrants	Full Time	More than 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.149	1.000	1.000	1.000	1.000	1.149	1.149
Hydrants	Full Time	More than 10 min	Between 500 and 1000 Feet	Masonry	1.099	1.000	1.000	1.000	1.000	1.099	1.099
Hydrants	Full Time	More than 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.177	1.000	1.000	1.000	1.000	1.177	1.177
Hydrants	Full Time	More than 10 min	Between 1000 and 1500 Feet	Masonry	1.126	1.000	1.000	1.000	1.000	1.126	1.126
Hydrants	Full Time	More than 10 min	Further than 1500 Feet	Frame/Veneer	1.346	1.000	1.000	1.000	1.000	1.346	1.346
Hydrants	Full Time	More than 10 min	Further than 1500 Feet	Masonry	1.287	1.000	1.000	1.000	1.000	1.287	1.287
Hydrants	Volunteer	Less than 3 min	Within 250 Feet	Frame/Veneer	1.024	1.000	1.000	1.000	1.000	1.024	1.024
Hydrants	Volunteer	Less than 3 min	Within 250 Feet	Masonry	0.998	1.000	1.000	1.000	1.000	0.998	0.998
Hydrants	Volunteer	Less than 3 min	Between 250 and 500 Feet	Frame/Veneer	1.024	1.000	1.000	1.000	1.000	1.024	1.024
Hydrants	Volunteer	Less than 3 min	Between 250 and 500 Feet	Masonry	0.998	1.000	1.000	1.000	1.000	0.998	0.998

Hydrants	Volunteer	Less than 3 min	Between 500 and 1000 Feet	Frame/Veneer	1.049	1.000	1.000	1.000	1.000	1.049	1.049
Hydrants	Volunteer	Less than 3 min	Between 500 and 1000 Feet	Masonry	1.022	1.000	1.000	1.000	1.000	1.022	1.022
Hydrants	Volunteer	Less than 3 min	Between 1000 and 1500 Feet	Frame/Veneer	1.075	1.000	1.000	1.000	1.000	1.075	1.075
Hydrants	Volunteer	Less than 3 min	Between 1000 and 1500 Feet	Masonry	1.047	1.000	1.000	1.000	1.000	1.047	1.047
Hydrants	Volunteer	Less than 3 min	Further than 1500 Feet	Frame/Veneer	1.229	1.000	1.000	1.000	1.000	1.229	1.229
Hydrants	Volunteer	Less than 3 min	Further than 1500 Feet	Masonry	1.197	1.000	1.000	1.000	1.000	1.197	1.197
Hydrants	Volunteer	3 to 5 min	Within 250 Feet	Frame/Veneer	1.040	1.000	1.000	1.000	1.000	1.040	1.040
Hydrants	Volunteer	3 to 5 min	Within 250 Feet	Masonry	1.029	1.000	1.000	1.000	1.000	1.029	1.029
Hydrants	Volunteer	3 to 5 min	Between 250 and 500 Feet	Frame/Veneer	1.040	1.000	1.000	1.000	1.000	1.040	1.040
Hydrants	Volunteer	3 to 5 min	Between 250 and 500 Feet	Masonry	1.029	1.000	1.000	1.000	1.000	1.029	1.029
Hydrants	Volunteer	3 to 5 min	Between 500 and 1000 Feet	Frame/Veneer	1.065	1.000	1.000	1.000	1.000	1.065	1.065
Hydrants	Volunteer	3 to 5 min	Between 500 and 1000 Feet	Masonry	1.055	1.000	1.000	1.000	1.000	1.055	1.055
Hydrants	Volunteer	3 to 5 min	Between 1000 and 1500 Feet	Frame/Veneer	1.091	1.000	1.000	1.000	1.000	1.091	1.091
Hydrants	Volunteer	3 to 5 min	Between 1000 and 1500 Feet	Masonry	1.080	1.000	1.000	1.000	1.000	1.080	1.080
Hydrants	Volunteer	3 to 5 min	Further than 1500 Feet	Frame/Veneer	1.247	1.000	1.000	1.000	1.000	1.247	1.247
Hydrants	Volunteer	3 to 5 min	Further than 1500 Feet	Masonry	1.235	1.000	1.000	1.000	1.000	1.235	1.235
Hydrants	Volunteer	5 to 10 min	Within 250 Feet	Frame/Veneer	1.129	1.000	1.000	1.000	1.000	1.129	1.129
Hydrants	Volunteer	5 to 10 min	Within 250 Feet	Masonry	1.103	1.000	1.000	1.000	1.000	1.103	1.103
Hydrants	Volunteer	5 to 10 min	Between 250 and 500 Feet	Frame/Veneer	1.129	1.000	1.000	1.000	1.000	1.129	1.129
Hydrants	Volunteer	5 to 10 min	Between 250 and 500 Feet	Masonry	1.103	1.000	1.000	1.000	1.000	1.103	1.103
Hydrants	Volunteer	5 to 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.157	1.000	1.000	1.000	1.000	1.157	1.157
Hydrants	Volunteer	5 to 10 min	Between 500 and 1000 Feet	Masonry	1.130	1.000	1.000	1.000	1.000	1.130	1.130
Hydrants	Volunteer	5 to 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.185	1.000	1.000	1.000	1.000	1.185	1.185
Hydrants	Volunteer	5 to 10 min	Between 1000 and 1500 Feet	Masonry	1.158	1.000	1.000	1.000	1.000	1.158	1.158
Hydrants	Volunteer	5 to 10 min	Further than 1500 Feet	Frame/Veneer	1.355	1.000	1.000	1.000	1.000	1.355	1.355
Hydrants	Volunteer	5 to 10 min	Further than 1500 Feet	Masonry	1.323	1.000	1.000	1.000	1.000	1.323	1.323
Hydrants	Volunteer	More than 10 min	Within 250 Feet	Frame/Veneer	1.208	1.000	1.000	1.000	1.000	1.208	1.208
Hydrants	Volunteer	More than 10 min	Within 250 Feet	Masonry	1.155	1.000	1.000	1.000	1.000	1.155	1.155
Hydrants	Volunteer	More than 10 min	Between 250 and 500 Feet	Frame/Veneer	1.208	1.000	1.000	1.000	1.000	1.208	1.208

Hydrants	Volunteer	More than 10 min	Between 250 and 500 Feet	Masonry	1.155	1.000	1.000	1.000	1.000	1.155	1.155
Hydrants	Volunteer	More than 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.238	1.000	1.000	1.000	1.000	1.238	1.238
Hydrants	Volunteer	More than 10 min	Between 500 and 1000 Feet	Masonry	1.184	1.000	1.000	1.000	1.000	1.184	1.184
Hydrants	Volunteer	More than 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.268	1.000	1.000	1.000	1.000	1.268	1.268
Hydrants	Volunteer	More than 10 min	Between 1000 and 1500 Feet	Masonry	1.213	1.000	1.000	1.000	1.000	1.213	1.213
Hydrants	Volunteer	More than 10 min	Further than 1500 Feet	Frame/Veneer	1.449	1.000	1.000	1.000	1.000	1.449	1.449
Hydrants	Volunteer	More than 10 min	Further than 1500 Feet	Masonry	1.386	1.000	1.000	1.000	1.000	1.386	1.386
Perennial	Blended	Less than 3 min	Between 500 and 1000 Feet	Frame/Veneer	0.999	1.000	1.000	1.000	1.000	0.999	0.999
Perennial	Blended	Less than 3 min	Between 500 and 1000 Feet	Masonry	0.974	1.000	1.000	1.000	1.000	0.974	0.974
Perennial	Blended	Less than 3 min	Between 1000 and 1500 Feet	Frame/Veneer	0.999	1.000	1.000	1.000	1.000	0.999	0.999
Perennial	Blended	Less than 3 min	Between 1000 and 1500 Feet	Masonry	0.974	1.000	1.000	1.000	1.000	0.974	0.974
Perennial	Blended	3 to 5 min	Between 500 and 1000 Feet	Frame/Veneer	1.024	1.000	1.000	1.000	1.000	1.024	1.024
Perennial	Blended	3 to 5 min	Between 500 and 1000 Feet	Masonry	0.998	1.000	1.000	1.000	1.000	0.998	0.998
Perennial	Blended	3 to 5 min	Between 1000 and 1500 Feet	Frame/Veneer	1.073	1.000	1.000	1.000	1.000	1.073	1.073
Perennial	Blended	3 to 5 min	Between 1000 and 1500 Feet	Masonry	1.045	1.000	1.000	1.000	1.000	1.045	1.045
Perennial	Blended	5 to 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.219	1.000	1.000	1.000	1.000	1.219	1.219
Perennial	Blended	5 to 10 min	Between 500 and 1000 Feet	Masonry	1.188	1.000	1.000	1.000	1.000	1.188	1.188
Perennial	Blended	5 to 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.015	1.000	1.000	1.000	1.000	1.015	1.015
Perennial	Blended	5 to 10 min	Between 1000 and 1500 Feet	Masonry	1.005	1.000	1.000	1.000	1.000	1.005	1.005
Perennial	Blended	More than 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.015	1.000	1.000	1.000	1.000	1.015	1.015
Perennial	Blended	More than 10 min	Between 500 and 1000 Feet	Masonry	1.005	1.000	1.000	1.000	1.000	1.005	1.005
Perennial	Blended	More than 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.040	1.000	1.000	1.000	1.000	1.040	1.040
Perennial	Blended	More than 10 min	Between 1000 and 1500 Feet	Masonry	1.029	1.000	1.000	1.000	1.000	1.029	1.029
Perennial	Full Time	Less than 3 min	Between 500 and 1000 Feet	Frame/Veneer	1.089	1.000	1.000	1.000	1.000	1.089	1.089

Perennial	Full Time	Less than 3 min	Between 500 and 1000 Feet	Masonry	1.078	1.000	1.000	1.000	1.000	1.078	1.078
Perennial	Full Time	Less than 3 min	Between 1000 and 1500 Feet	Frame/Veneer	1.238	1.000	1.000	1.000	1.000	1.238	1.238
Perennial	Full Time	Less than 3 min	Between 1000 and 1500 Feet	Masonry	1.225	1.000	1.000	1.000	1.000	1.225	1.225
Perennial	Full Time	3 to 5 min	Between 500 and 1000 Feet	Frame/Veneer	1.102	1.000	1.000	1.000	1.000	1.102	1.102
Perennial	Full Time	3 to 5 min	Between 500 and 1000 Feet	Masonry	1.076	1.000	1.000	1.000	1.000	1.076	1.076
Perennial	Full Time	3 to 5 min	Between 1000 and 1500 Feet	Frame/Veneer	1.102	1.000	1.000	1.000	1.000	1.102	1.102
Perennial	Full Time	3 to 5 min	Between 1000 and 1500 Feet	Masonry	1.076	1.000	1.000	1.000	1.000	1.076	1.076
Perennial	Full Time	5 to 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.129	1.000	1.000	1.000	1.000	1.129	1.129
Perennial	Full Time	5 to 10 min	Between 500 and 1000 Feet	Masonry	1.103	1.000	1.000	1.000	1.000	1.103	1.103
Perennial	Full Time	5 to 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.183	1.000	1.000	1.000	1.000	1.183	1.183
Perennial	Full Time	5 to 10 min	Between 1000 and 1500 Feet	Masonry	1.155	1.000	1.000	1.000	1.000	1.155	1.155
Perennial	Full Time	More than 10 min	Between 500 and 1000 Feet	Frame/Veneer	1.344	1.000	1.000	1.000	1.000	1.344	1.344
Perennial	Full Time	More than 10 min	Between 500 and 1000 Feet	Masonry	1.313	1.000	1.000	1.000	1.000	1.313	1.313
Perennial	Full Time	More than 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.179	1.000	1.000	1.000	1.000	1.179	1.179
Perennial	Full Time	More than 10 min	Between 1000 and 1500 Feet	Masonry	1.128	1.000	1.000	1.000	1.000	1.128	1.128
Perennial	Volunteer	Less than 3 min	Between 500 and 1000 Feet	Frame/Veneer	1.179	1.000	1.000	1.000	1.000	1.179	1.179
Perennial	Volunteer	Less than 3 min	Between 500 and 1000 Feet	Masonry	1.128	1.000	1.000	1.000	1.000	1.128	1.128
Perennial	Volunteer	Less than 3 min	Between 1000 and 1500 Feet	Frame/Veneer	1.208	1.000	1.000	1.000	1.000	1.208	1.208
Perennial	Volunteer	Less than 3 min	Between 1000 and 1500 Feet	Masonry	1.155	1.000	1.000	1.000	1.000	1.155	1.155
Perennial	Volunteer	3 to 5 min	Between 500 and 1000 Feet	Frame/Veneer	1.265	1.000	1.000	1.000	1.000	1.265	1.265
Perennial	Volunteer	3 to 5 min	Between 500 and 1000 Feet	Masonry	1.210	1.000	1.000	1.000	1.000	1.210	1.210
Perennial	Volunteer	3 to 5 min	Between 1000 and 1500 Feet	Frame/Veneer	1.438	1.000	1.000	1.000	1.000	1.438	1.438
Perennial	Volunteer	3 to 5 min	Between 1000 and 1500 Feet	Masonry	1.375	1.000	1.000	1.000	1.000	1.375	1.375

Perennial	Volunteer	5 to 10 min	Between 500 and 1000 Feet	Frame/Veneer	0.974	1.000	1.000	1.000	1.000	0.974	0.974
Perennial	Volunteer	5 to 10 min	Between 500 and 1000 Feet	Masonry	0.949	1.000	1.000	1.000	1.000	0.949	0.949
Perennial	Volunteer	5 to 10 min	Between 1000 and 1500 Feet	Frame/Veneer	0.974	1.000	1.000	1.000	1.000	0.974	0.974
Perennial	Volunteer	5 to 10 min	Between 1000 and 1500 Feet	Masonry	0.949	1.000	1.000	1.000	1.000	0.949	0.949
Perennial	Volunteer	More than 10 min	Between 500 and 1000 Feet	Frame/Veneer	0.998	1.000	1.000	1.000	1.000	0.998	0.998
Perennial	Volunteer	More than 10 min	Between 500 and 1000 Feet	Masonry	0.973	1.000	1.000	1.000	1.000	0.973	0.973
Perennial	Volunteer	More than 10 min	Between 1000 and 1500 Feet	Frame/Veneer	1.046	1.000	1.000	1.000	1.000	1.046	1.046
Perennial	Volunteer	More than 10 min	Between 1000 and 1500 Feet	Masonry	1.019	1.000	1.000	1.000	1.000	1.019	1.019



## APPENDIX F – WILDFIRE THREAT CURVE

Score	Wildfire Hazard Potential WHP	Non-CAT Fire	Sudden & Accidental H2O	Theft	Weather Including Water	Other	CAT Wildfire	CAT Fire Following Earthquake (FFEQ)
0	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
1	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
2	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
3	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
4	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
5	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
6	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
7	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
8	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
9	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
10	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
11	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
12	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
13	Very Low	1.000	1.000	1.000	1.000	1.000	0.100	1.000
14	Very Low	1.000	1.000	1.000	1.000	1.000	0.101	1.000
15	Very Low	1.000	1.000	1.000	1.000	1.000	0.102	1.000
16	Very Low	1.000	1.000	1.000	1.000	1.000	0.104	1.000
17	Very Low	1.000	1.000	1.000	1.000	1.000	0.105	1.000
18	Very Low	1.000	1.000	1.000	1.000	1.000	0.106	1.000
19	Very Low	1.000	1.000	1.000	1.000	1.000	0.107	1.000
20	Very Low	1.000	1.000	1.000	1.000	1.000	0.108	1.000
21	Very Low	1.000	1.000	1.000	1.000	1.000	0.110	1.000
22	Very Low	1.000	1.000	1.000	1.000	1.000	0.112	1.000
23	Very Low	1.000	1.000	1.000	1.000	1.000	0.114	1.000
24	Very Low	1.000	1.000	1.000	1.000	1.000	0.116	1.000
25	Very Low	1.000	1.000	1.000	1.000	1.000	0.118	1.000
26	Very Low	1.000	1.000	1.000	1.000	1.000	0.121	1.000
27	Very Low	1.000	1.000	1.000	1.000	1.000	0.125	1.000
28	Very Low	1.000	1.000	1.000	1.000	1.000	0.128	1.000
29	Very Low	1.000	1.000	1.000	1.000	1.000	0.132	1.000
30	Very Low	1.000	1.000	1.000	1.000	1.000	0.135	1.000
31	Very Low	1.000	1.000	1.000	1.000	1.000	0.147	1.000
32	Very Low	1.000	1.000	1.000	1.000	1.000	0.159	1.000
33	Very Low	1.000	1.000	1.000	1.000	1.000	0.171	1.000
34	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
35	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
36	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
37	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
38	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
39	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
40	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
41	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
42	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
43	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000

44	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
45	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
46	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
47	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
48	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
49	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
50	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
51	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
52	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
53	Very Low	1.000	1.000	1.000	1.000	1.000	0.177	1.000
0	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
1	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
2	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
3	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
4	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
5	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
6	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
7	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
8	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
9	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
10	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
11	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
12	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
13	Low	1.000	1.000	1.000	1.000	1.000	0.300	1.000
14	Low	1.000	1.000	1.000	1.000	1.000	0.304	1.000
15	Low	1.000	1.000	1.000	1.000	1.000	0.307	1.000
16	Low	1.000	1.000	1.000	1.000	1.000	0.311	1.000
17	Low	1.000	1.000	1.000	1.000	1.000	0.314	1.000
18	Low	1.000	1.000	1.000	1.000	1.000	0.318	1.000
19	Low	1.000	1.000	1.000	1.000	1.000	0.321	1.000
20	Low	1.000	1.000	1.000	1.000	1.000	0.325	1.000
21	Low	1.000	1.000	1.000	1.000	1.000	0.330	1.000
22	Low	1.000	1.000	1.000	1.000	1.000	0.336	1.000
23	Low	1.000	1.000	1.000	1.000	1.000	0.342	1.000
24	Low	1.000	1.000	1.000	1.000	1.000	0.347	1.000
25	Low	1.000	1.000	1.000	1.000	1.000	0.353	1.000
26	Low	1.000	1.000	1.000	1.000	1.000	0.364	1.000
27	Low	1.000	1.000	1.000	1.000	1.000	0.374	1.000
28	Low	1.000	1.000	1.000	1.000	1.000	0.385	1.000
29	Low	1.000	1.000	1.000	1.000	1.000	0.395	1.000
30	Low	1.000	1.000	1.000	1.000	1.000	0.406	1.000
31	Low	1.000	1.000	1.000	1.000	1.000	0.441	1.000
32	Low	1.000	1.000	1.000	1.000	1.000	0.476	1.000
33	Low	1.000	1.000	1.000	1.000	1.000	0.512	1.000
34	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
35	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
36	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
37	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
38	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
39	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000

40	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
41	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
42	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
43	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
44	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
45	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
46	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
47	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
48	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
49	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
50	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
51	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
52	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
53	Low	1.000	1.000	1.000	1.000	1.000	0.530	1.000
0	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
1	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
2	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
3	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
4	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
5	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
6	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
7	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
8	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
9	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
10	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
11	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
12	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
13	Moderate	1.000	1.000	1.000	1.000	1.000	1.200	1.000
14	Moderate	1.000	1.000	1.000	1.000	1.000	1.214	1.000
15	Moderate	1.000	1.000	1.000	1.000	1.000	1.229	1.000
16	Moderate	1.000	1.000	1.000	1.000	1.000	1.242	1.000
17	Moderate	1.000	1.000	1.000	1.000	1.000	1.256	1.000
18	Moderate	1.000	1.000	1.000	1.000	1.000	1.271	1.000
19	Moderate	1.000	1.000	1.000	1.000	1.000	1.285	1.000
20	Moderate	1.000	1.000	1.000	1.000	1.000	1.298	1.000
21	Moderate	1.000	1.000	1.000	1.000	1.000	1.321	1.000
22	Moderate	1.000	1.000	1.000	1.000	1.000	1.344	1.000
23	Moderate	1.000	1.000	1.000	1.000	1.000	1.367	1.000
24	Moderate	1.000	1.000	1.000	1.000	1.000	1.390	1.000
25	Moderate	1.000	1.000	1.000	1.000	1.000	1.411	1.000
26	Moderate	1.000	1.000	1.000	1.000	1.000	1.454	1.000
27	Moderate	1.000	1.000	1.000	1.000	1.000	1.496	1.000
28	Moderate	1.000	1.000	1.000	1.000	1.000	1.538	1.000
29	Moderate	1.000	1.000	1.000	1.000	1.000	1.582	1.000
30	Moderate	1.000	1.000	1.000	1.000	1.000	1.624	1.000
31	Moderate	1.000	1.000	1.000	1.000	1.000	1.765	1.000
32	Moderate	1.000	1.000	1.000	1.000	1.000	1.906	1.000
33	Moderate	1.000	1.000	1.000	1.000	1.000	2.047	1.000
34	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
35	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000

36	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
37	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
38	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
39	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
40	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
41	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
42	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
43	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
44	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
45	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
46	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
47	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
48	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
49	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
50	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
51	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
52	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
53	Moderate	1.000	1.000	1.000	1.000	1.000	2.118	1.000
0	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
1	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
2	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
3	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
4	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
5	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
6	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
7	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
8	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
9	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
10	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
11	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
12	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
13	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
14	High	1.000	1.000	1.000	1.000	1.000	3.600	1.000
15	High	1.000	1.000	1.000	1.000	1.000	3.611	1.000
16	High	1.000	1.000	1.000	1.000	1.000	3.625	1.000
17	High	1.000	1.000	1.000	1.000	1.000	3.636	1.000
18	High	1.000	1.000	1.000	1.000	1.000	3.650	1.000
19	High	1.000	1.000	1.000	1.000	1.000	3.661	1.000
20	High	1.000	1.000	1.000	1.000	1.000	3.676	1.000
21	High	1.000	1.000	1.000	1.000	1.000	3.690	1.000
22	High	1.000	1.000	1.000	1.000	1.000	3.704	1.000
23	High	1.000	1.000	1.000	1.000	1.000	3.719	1.000
24	High	1.000	1.000	1.000	1.000	1.000	3.737	1.000
25	High	1.000	1.000	1.000	1.000	1.000	3.751	1.000
26	High	1.000	1.000	1.000	1.000	1.000	3.827	1.000
27	High	1.000	1.000	1.000	1.000	1.000	3.899	1.000
28	High	1.000	1.000	1.000	1.000	1.000	3.974	1.000
29	High	1.000	1.000	1.000	1.000	1.000	4.050	1.000
30	High	1.000	1.000	1.000	1.000	1.000	4.126	1.000
31	High	1.000	1.000	1.000	1.000	1.000	4.162	1.000

32	High	1.000	1.000	1.000	1.000	1.000	4.201	1.000
33	High	1.000	1.000	1.000	1.000	1.000	4.237	1.000
34	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
35	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
36	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
37	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
38	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
39	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
40	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
41	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
42	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
43	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
44	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
45	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
46	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
47	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
48	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
49	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
50	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
51	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
52	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
53	High	1.000	1.000	1.000	1.000	1.000	4.277	1.000
0	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
1	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
2	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
3	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
4	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
5	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
6	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
7	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
8	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
9	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
10	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
11	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
12	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
13	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
14	Very High	1.000	1.000	1.000	1.000	1.000	4.758	1.000
15	Very High	1.000	1.000	1.000	1.000	1.000	4.772	1.000
16	Very High	1.000	1.000	1.000	1.000	1.000	4.791	1.000
17	Very High	1.000	1.000	1.000	1.000	1.000	4.805	1.000
18	Very High	1.000	1.000	1.000	1.000	1.000	4.825	1.000
19	Very High	1.000	1.000	1.000	1.000	1.000	4.839	1.000
20	Very High	1.000	1.000	1.000	1.000	1.000	4.858	1.000
21	Very High	1.000	1.000	1.000	1.000	1.000	4.876	1.000
22	Very High	1.000	1.000	1.000	1.000	1.000	4.895	1.000
23	Very High	1.000	1.000	1.000	1.000	1.000	4.915	1.000
24	Very High	1.000	1.000	1.000	1.000	1.000	4.938	1.000
25	Very High	1.000	1.000	1.000	1.000	1.000	4.958	1.000
26	Very High	1.000	1.000	1.000	1.000	1.000	5.057	1.000
27	Very High	1.000	1.000	1.000	1.000	1.000	5.152	1.000

28	Very High	1.000	1.000	1.000	1.000	1.000	5.253	1.000
29	Very High	1.000	1.000	1.000	1.000	1.000	5.353	1.000
30	Very High	1.000	1.000	1.000	1.000	1.000	5.452	1.000
31	Very High	1.000	1.000	1.000	1.000	1.000	5.500	1.000
32	Very High	1.000	1.000	1.000	1.000	1.000	5.552	1.000
33	Very High	1.000	1.000	1.000	1.000	1.000	5.600	1.000
34	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
35	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
36	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
37	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
38	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
39	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
40	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
41	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
42	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
43	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
44	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
45	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
46	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
47	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
48	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
49	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
50	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
51	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
52	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
53	Very High	1.000	1.000	1.000	1.000	1.000	5.652	1.000
0	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
1	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
2	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
3	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
4	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
5	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
6	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
7	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
8	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
9	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
10	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
11	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
12	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
13	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
14	Extreme	1.000	1.000	1.000	1.000	1.000	5.500	1.000
15	Extreme	1.000	1.000	1.000	1.000	1.000	5.517	1.000
16	Extreme	1.000	1.000	1.000	1.000	1.000	5.539	1.000
17	Extreme	1.000	1.000	1.000	1.000	1.000	5.555	1.000
18	Extreme	1.000	1.000	1.000	1.000	1.000	5.577	1.000
19	Extreme	1.000	1.000	1.000	1.000	1.000	5.594	1.000
20	Extreme	1.000	1.000	1.000	1.000	1.000	5.616	1.000
21	Extreme	1.000	1.000	1.000	1.000	1.000	5.638	1.000
22	Extreme	1.000	1.000	1.000	1.000	1.000	5.660	1.000
23	Extreme	1.000	1.000	1.000	1.000	1.000	5.682	1.000

24	Extreme	1.000	1.000	1.000	1.000	1.000	5.709	1.000
25	Extreme	1.000	1.000	1.000	1.000	1.000	5.731	1.000
26	Extreme	1.000	1.000	1.000	1.000	1.000	5.847	1.000
27	Extreme	1.000	1.000	1.000	1.000	1.000	5.957	1.000
28	Extreme	1.000	1.000	1.000	1.000	1.000	6.072	1.000
29	Extreme	1.000	1.000	1.000	1.000	1.000	6.188	1.000
30	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
31	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
32	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
33	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
34	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
35	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
36	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
37	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
38	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
39	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
40	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
41	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
42	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
43	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
44	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
45	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
46	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
47	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
48	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
49	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
50	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
51	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
52	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000
53	Extreme	1.000	1.000	1.000	1.000	1.000	6.303	1.000

## APPENDIX G – DOLLAR ADJUSTMENTS

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To apply premium adjustments, subtract or add any applicable credits or surcharges to the policy premium.

### Extensions, Increases, Decreases and Additions

#### **Additional Insured**

Use this endorsement to add a person or organization as an additional insured to a specific location listed on the policy. There is no premium charge for this endorsement.

Attach Endorsement Additional Insured for HO3.

#### **Additional Interests**

Use this endorsement to add an additional mortgagee(s) not listed on the Declarations Page that has an interest in the insured dwelling. There is no premium charge for this endorsement.

Attach Endorsement Additional Interest for HO3.

#### **Adjustment of Limit**

This is a mandatory endorsement indicating that at each renewal, the Coverage A dwelling limit will automatically increase by 4%, or a greater amount if indicated by the Replacement Cost Estimator tool. There is no premium charge for this endorsement.

Attach Endorsement Adjustment of Limit for HO3.

#### **Water Back UP and Sump Discharge or Overflow**

The HO-3 policy does not include any coverage for this peril. This limit can be purchased up to \$50,000 in either program for the additional charges listed below. The coverage amount will be shown on the Declarations Page.

Form	Limit	Value
HO-3	5000	\$ 40.00
HO-3	10000	\$ 60.00
HO-3	20000	\$ 75.00
HO-3	25000	\$ 100.00
HO-3	50000	\$ 150.00

Attach Endorsement Limited Sewer and Drain Backup for HO-3

#### **Designated Additional Person to Receive Notice of Cancellation or Nonrenewal**

If the insured designated a person to receive notice of lapse, termination, expiration, nonrenewal, or cancellation of the policy for nonpayment of premium, the company will mail or deliver to the designated person advance written notice at least 10 days before the effective date of such lapse, termination, expiration, nonrenewal or cancellation of the policy for nonpayment of premium.

Attach Endorsement California Notice of Designated Additional Person to Receive Notice of Cancellation or Renewal.



### Extended Replacement Cost Coverage

The policy may be endorsed to provide additional insurance for Coverage A when loss, to the dwelling building, exceeds the limit of liability shown on the policy. Additional coverage equal to 125% or 150% of the Coverage A limit will be provided for loss payments above the stated limits for the following charge.

Extended Replacement Cost Limit	Premium Adjustment
125% of Coverage A	5.0%
150% of Coverage A	8.0%

Attach one of the following:

- Endorsement Extended Replacement Cost Coverage – 125%
- Endorsement Extended Replacement Cost Coverage – 150%

### Lender's Loss Payable Endorsement

For a premium charge of \$10, the Lender's Loss Payable Endorsement will be added to the HO-3 policy. This endorsement will be added to the HO-3 policy when there is a mortgagee on the policy.

Attach Endorsement Lender's Loss Payable.

### Limited Animal Liability Coverage for Acceptable Animals

These policies do not provide coverage for animal liability. However, optional limited animal liability coverage for acceptable animals can be purchased. Some breeds or types of animals remain excluded. The selected limit must match the Personal liability limit. The limit will appear on the declarations page, the premium charge is:

Limit	Value
100000	\$ 13.00
200000	\$ 18.00
300000	\$ 26.00
400000	\$ 32.00
500000	\$ 37.00

Attach Endorsement Limited Animal Liability Coverage for HO-3.

### Loss Assessment Increase

The HO-3 policy provides \$1,000 in loss assessment coverage. To increase this coverage up to an additional \$50,000, use this endorsement. The premium charge is \$2 per \$1,000.

Attach Endorsement Loss Assessment Increase for HO3.

### Ordinance and Law

Both policy forms will pay up to 10% of the Coverage A limit towards compliance with ordinances or laws applicable to demolition or reconstruction of the dwelling after a loss. Additional percentage limits of 25% or 50% can be purchased for an additional charge. This coverage does not increase the Coverage A limit.

Increase in Amount Up	Total Amount	Value
0%	10%	0.0%
15%	25%	4.0%
40%	50%	6.0%

Attach Endorsement ORDLAW.

**Personal Injury Coverage**

For an additional premium, policyholders can purchase Personal Injury Coverage. The selected limit must match the Personal liability limit. The limit will appear on the declarations page, the premium charge is:

Limit	Value
100000	\$ 15.00
200000	\$ 20.00
300000	\$ 30.00
400000	\$ 35.00
500000	\$ 40.00

Attach Endorsement Personal Injury Coverage.

**Replacement Cost Coverage for Personal Property**

The endorsement providing Replacement Cost Coverage for Personal Property will be attached to all HO3 policies.

Attach Endorsement Replacement Cost Coverage for Personal Property.

**Roof for Fire and Lightning Only Endorsement**

Dwellings with roofs in very poor condition (regardless of age), will be subject to the Roof for Fire and Lightning only Endorsement, which limits coverage for roof and interior damage due to roof condition to the perils of fire or lightning. This rule does not apply to tile roofs in good condition. There is no premium charge for this endorsement.

Attach Endorsement Roof for Fire and Lightning Only.

**Scheduled Personal Property**

Coverage for Scheduled Personal Property can be provided against all risks of direct physical loss, with certain exceptions or exclusions. Complete descriptions of the property to be covered must be given.

Attach Endorsement Scheduled Personal Property.

**GENERAL UNDERWRITING GUIDELINES:**

- This coverage can be added mid-term, as long as any appraisal of the property required by the binding requirements below is conducted within 3 years of binding coverage, or a receipt is provided showing the property was acquired within 90 days of binding coverage.
- Evidence of the property being insured without lapse by another admitted insurer (ie: scheduled on a residential property insurance policy or insured on personal property floater) during the last 3-months is sufficient evidence to satisfy appraisal and receipt requirements except as otherwise provided in the following sections.
- Total agency binding limit (per schedule): \$100,000
- Any scheduled item exceeding the reference Limit Per Item must be submitted for underwriter approval.

- Any total schedule exceeding \$100,000 must be submitted for underwriter approval.
- Property which is not eligible for coverage:
  1. Property held by merchants or dealers.
  2. Property held by or on loan to museums, art galleries, or art institutions
  3. Items used in the insured’s business(es) or profession(s).

**JEWELRY (LIMIT PER ITEM: \$30,000; TOTAL LIMIT: \$100,000)**

Individually owned personal jewelry, defined as articles of personal adornment composed in whole or part of silver, gold, platinum, or other precious metals and alloys, whether or not containing pearls, jewels, precious or semi-precious stones.

Premium per \$100	
Los Angeles County and Palm Springs	\$2.25
Remainder of State	\$1.75

**BINDING REQUIREMENTS:**

- We do not insure loose stones as they are easily lost or misplaced. We will not write damaged or chipped stones.
- An “adequate description” must contain information typically found on an appraisal (i.e. weight, mounting, distinguishing characteristics, characteristics of the stones, serial numbers, etc.)
- An “adequate appraisal” must be dated and signed by a licensed or certified appraiser and show the “Four C’s” (Carat, Cut, Color, Clarity) by scale. Appraisals are required for all items valued over \$2,500.
- For any single item valued at over \$10,000, we will require a photo (.jpeg or other date stamped format) dated within 10 days of binding
- For any single item valued at over \$20,000, we will require an appraisal within 3 years or an invoice within 90 days of binding. A prior declarations page alone will not be acceptable.
- Verification of where the item is kept when not worn and how often the item is worn is required.
- If jewelry contains “soft stones”, before binding you must determine that they are being properly maintained. Soft stones are defined as gemstones rated on the hardness scale 8 or less; Amethyst, Opal, Turquoise and Pearl.

**FURS (LIMIT PER ITEM: \$7,500; TOTAL LIMIT: \$15,000)**

Premium per \$100	
Los Angeles County and Palm Springs	\$1.94
Remainder of State	\$0.86

**BINDING REQUIREMENTS:**

- We will not schedule damaged or deteriorating furs.
- A “descriptive appraisal” which must include the type of fur, length, color, origin and value. Appraisals on furs are often inflated. We require a sales slip noting the purchase price, if the item was purchased within the last three years. If the item was purchased over three years ago, we will accept an appraisal from a qualified appraiser.
- Verification of where the item is stored.

**CAMERAS (LIMIT PER ITEM: \$2,500; TOTAL LIMIT: \$15,000)**

Cameras, projection machines, , sound equipment, binoculars, telescopes, microscopes, etc., not utilized for professional purposes:

Premium per \$100
\$1.75

**BINDING REQUIREMENTS:**

- Description of camera items must include make, model numbers and serial numbers.

- Lens descriptions must include make, “F” stop and focal length.

**MUSICAL INSTRUMENTS (LIMIT PER ITEM: \$7,500; TOTAL LIMIT: \$15,000)**

Musical instruments not utilized for professional purposes:

<b>Premium per \$100</b>
\$0.50

BINDING REQUIREMENTS:

- Description of musical instruments must include make, model numbers and serial numbers, if any.
- We prefer a sales slip noting the purchase price if the item was purchased within last three years.
- If the item was purchased over three years ago, we will accept an appraisal from a qualified appraiser.

**SILVERWARE (LIMIT PER ITEM: \$2,500; TOTAL LIMIT: \$15,000)**

Silverware, silver-plated ware, goldware, gold-plated ware and pewterware.

<b>Premium per \$100</b>
\$0.50

BINDING REQUIREMENTS: We require sales receipts or documentation of value within the last three years or an itemized manufacturer’s listing showing brand, pattern, price and description.

**GOLFER’S EQUIPMENT (LIMIT PER ITEM: \$2,000; TOTAL LIMIT: \$5,000)**

<b>Premium per \$100</b>
\$1.40

BINDING REQUIREMENTS:

- Documentation of value within the last three years.
- Description of items must include make, model numbers and serial numbers, if any, as well as distinguishing characteristics.
- We prefer a sales slip noting the purchase prices.

**FINE ARTS (LIMIT PER ITEM: \$10,000; TOTAL LIMIT: \$50,000)**

Paintings, etchings, pictures, tapestries, art glass windows, fine china and other bonafide works of art (such as valuable rugs and statuary) or rarity, historical value or artistic merit.

<b>Premium per \$100</b>
\$0.30

NOTE: Breakage coverage is not available.

BINDING REQUIREMENTS:

- Documentation of value within last three years.
- We do not provide breakage coverage.
- Appraisals on Oriental rugs and tapestries are often inflated. We prefer a sales slip noting the purchase price if the item was purchased within the last three years.
- If the item was purchased over three years ago, we will accept a current (not more than 30 days old) appraisal from a licensed or certified appraiser.

- For any individual piece of fine art valued at \$20,000 or more, verification is required on where the item is kept and that an alarm is connected to the item or the premises where the item is stored.

**POSTAGE STAMPS (LIMIT PER ITEM: \$1,000; TOTAL LIMIT: \$5,000)**

<b>Premium per \$100</b>
\$0.50

**BINDING REQUIREMENTS:**

- Description of items must include year of issue, condition, denomination and place or origin.
- We prefer sales slip noting the purchase price.

**RARE AND CURRENT COINS (LIMIT PER ITEM: \$1,000; TOTAL LIMIT: \$5,000)**

Rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property including albums, containers and display cabinets in use with collections.

<b>Premium per \$100</b>
\$2.69

**BINDING REQUIREMENTS:**

- Description of item must include year of issue, condition, denomination and place of origin.
- We prefer a sales slip noting the purchase price.

**FIREARMS (LIMIT PER ITEM: \$2,000; TOTAL LIMIT: \$5,000)**

<b>Premium per \$100</b>
\$4.50

**BINDING REQUIREMENTS:**

- We require complete Underwriting information on the insured, including occupation, place of employment, where item is kept, and who in the household has access and training.
- A description must include year manufactured, make, model, serial number, caliber, barrel length, etc.

**PROPERTY WHICH IS NOT ELIGIBLE FOR COVERAGE:**

- Property held by merchants or dealers.
- Property on loan.
- Items used in the insured's business(es) or profession(s).

**Service Line Coverage**

The Service Line component provides payment for loss or damages resulting from a service line failure. A service line constitutes underground piping and wiring that is located at the insured location and produces a service, such as delivering water or power to the building or other structure from a utility or private water supply.

A \$500 Deductible for Service Line coverage will apply to each loss.

Coverage	Value
Service Line	\$ 74.00

Coverage applies to insured-owned exterior and underground:

- Water piping that connects from the building to a public water supply or private well
- Sewer piping that connects from the building to a public sewer system or private septic system
- Power lines that provide electrical service to the building or other structure
- Piping that connects to a heat pump

Attach Endorsement Service Line Coverage.

**Equipment Breakdown**

The Equipment Breakdown component provides homeowners with Equipment Breakdown coverage in their Homeowners insurance policy, which is otherwise excluded. Examples of the type of equipment that could suffer a breakdown and will be covered by this incorporation include:

1. Back-up power generators
2. Boilers and hot water heaters
3. Central air conditioners
4. Deep well pumps
5. Furnaces, heat pumps and heaters
6. Home security systems & control panels
7. Solar heaters
8. Vacuum systems
9. Desktop and laptop computers
10. Exercise equipment
11. Home medical equipment
12. Televisions and home entertainment equipment

This coverage will include all equipment that is Covered Property under Coverage A, B and C of the Homeowner policy, with exception of riding mowers and tractors.

A \$500 deductible for Equipment Breakdown coverage will apply to each loss.

Coverage	Value
Equipment Breakdown	\$ 63.00

Attach Endorsement Equipment Breakdown Coverage.

**Terrorism and War Exclusion –**

The endorsement excluding coverage for Terrorism and War will be attached to all policies

Attach Endorsement Terrorism and War Exclusion.

**Trusts/LLCs**

A policy may be issued in the name of a Limited Liability Corporation (LLC) or a Trust, provided that the Managing Member of the LLC or Trustee/Beneficiary is listed as an Additional Insured. No other type of business or corporation can be listed as a Named Insured.

Other persons or organizations with an insurable interest in the property can be listed as an Additional Insured, however Lenders may not be listed as Additional Insureds.

Please note the following endorsements apply to all policies and limit coverage for legal entities and persons or organization listed as an Additional Insured to the residence premises. There is no charge for either coverage.

- Attach Endorsement –Additional Insured – Residence Premises, and
- Attach Endorsement Property Held By Legal Entity.

**Presence of Swimming Pool Surcharge**

When a swimming pool, hot tub, spa or similar structure is on the property, apply the applicable premium surcharges

NOTE: Selected limit must match Personal Liability Limit and Medical Liability Limit.

Coverage E	Coverage F	Value
100000	1000	\$ 38.00
200000	1000	\$ 47.00
300000	1000	\$ 56.00
400000	1000	\$ 62.00
500000	1000	\$ 68.00
100000	2000	\$ 40.00
200000	2000	\$ 49.00
300000	2000	\$ 58.00
400000	2000	\$ 64.00
500000	2000	\$ 70.00
100000	3000	\$ 42.00
200000	3000	\$ 51.00
300000	3000	\$ 60.00
400000	3000	\$ 66.00
500000	3000	\$ 72.00
100000	4000	\$ 44.00
200000	4000	\$ 53.00
300000	4000	\$ 62.00
400000	4000	\$ 68.00
500000	4000	\$ 74.00
100000	5000	\$ 45.00
200000	5000	\$ 54.00
300000	5000	\$ 63.00
400000	5000	\$ 69.00
500000	5000	\$ 75.00