

Appendix A – WLM Credits for Existing Construction.

WINDSTORM LOSS REDUCTION CREDITS											
SECTION 627.0629(1), F.S.											
WIND PREMIUM CREDITS FOR EXISTING CONSTRUCTION – SINGLE FAMILY HOMES											
				TERRIAN B – 2% DEDUCTIBLE				TERRIAN C – 2% DEDUCTIBLE			
FRAME, MASONRY, OR REINFORCED MASONRY											
				ROOF SHAPE				ROOF SHAPE			
				OTHER		HIP		OTHER		HIP	
ROOF COVER	ROOF DECK ATTACHMENT	ROOF-WALL CONNECTION	OPENING PROTECTION	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
			None	0.00	0.06	0.47	0.50	0.00	0.07	0.28	0.32
		TOE NAILS	Basic – Windows or All	0.35	0.42	0.62	0.65	0.29	0.38	0.56	0.62
			Hurricane – Windows or All	0.44	0.51	0.66	0.70	0.39	0.48	0.64	0.72
			None	0.35	0.42	0.62	0.66	0.18	0.26	0.44	0.51
		CLIPS	Basic – Windows or All	0.47	0.54	0.68	0.73	0.38	0.48	0.64	0.72
			Hurricane – Windows or All	0.50	0.57	0.70	0.74	0.44	0.54	0.68	0.76
NON - FBC EQUIVALENT	A (6d @ 6" / 12")		None	0.35	0.43	0.62	0.67	0.20	0.28	0.45	0.51
		SINGLE WRAPS	Basic – Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane – Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
			None	0.35	0.43	0.62	0.66	0.21	0.28	0.45	0.51
		DOUBLE WRAPS	Basic – Windows or All	0.47	0.55	0.68	0.73	0.39	0.49	0.64	0.72
			Hurricane – Windows or All	0.50	0.58	0.70	0.74	0.44	0.54	0.68	0.76
			None	0.09	0.14	0.49	0.52	0.09	0.14	0.29	0.33
		TOE NAILS	Basic – Windows or All	0.46	0.51	0.63	0.66	0.44	0.50	0.59	0.64
			Hurricane – Windows or All	0.56	0.61	0.68	0.71	0.55	0.61	0.69	0.74
			None	0.58	0.65	0.68	0.73	0.38	0.44	0.57	0.65
		CLIPS	Basic – Windows or All	0.65	0.70	0.73	0.76	0.63	0.71	0.73	0.79
NON - FBC EQUIVALENT	B (8d @ 6" / 12")		Hurricane – Windows or All	0.66	0.72	0.73	0.77	0.69	0.78	0.76	0.83
			None	0.60	0.68	0.68	0.73	0.48	0.58	0.60	0.71
		SINGLE WRAPS	Basic – Windows or All	0.67	0.73	0.73	0.77	0.67	0.76	0.74	0.81
			Hurricane – Windows or All	0.68	0.73	0.73	0.77	0.70	0.80	0.76	0.83
			None	0.60	0.68	0.68	0.73	0.51	0.63	0.61	0.72
		DOUBLE WRAPS	Basic – Windows or All	0.67	0.73	0.73	0.77	0.68	0.79	0.74	0.82
			Hurricane – Windows or All	0.68	0.74	0.73	0.77	0.71	0.81	0.76	0.83
			None	0.09	0.14	0.49	0.51	0.09	0.14	0.29	0.33
		TOE NAILS	Basic – Windows or All	0.46	0.51	0.63	0.66	0.45	0.51	0.59	0.64
			Hurricane – Windows or All	0.57	0.61	0.68	0.71	0.56	0.61	0.69	0.74
			None	0.59	0.65	0.68	0.73	0.39	0.45	0.57	0.65
		CLIPS	Basic – Windows or All	0.65	0.70	0.73	0.76	0.64	0.71	0.73	0.79
NON - FBC EQUIVALENT	C (8d @ 6" / 6")		Hurricane – Windows or All	0.67	0.72	0.73	0.77	0.71	0.79	0.76	0.83
			None	0.62	0.69	0.68	0.73	0.49	0.60	0.61	0.73
		SINGLE WRAPS	Basic – Windows or All	0.68	0.73	0.73	0.77	0.69	0.78	0.75	0.82
			Hurricane – Windows or All	0.68	0.74	0.73	0.77	0.73	0.81	0.76	0.83
			None	0.62	0.70	0.68	0.73	0.55	0.71	0.61	0.74
		DOUBLE WRAPS	Basic – Windows or All	0.68	0.74	0.73	0.77	0.72	0.81	0.76	0.83
			Hurricane – Windows or All	0.69	0.74	0.73	0.77	0.74	0.83	0.77	0.84
			None	0.11	0.14	0.55	0.56	0.07	0.10	0.33	0.36
		TOE NAILS	Basic – Windows or All	0.47	0.49	0.70	0.71	0.39	0.42	0.63	0.65
			Hurricane – Windows or All	0.57	0.58	0.75	0.76	0.49	0.52	0.73	0.75
			None	0.49	0.50	0.72	0.73	0.28	0.30	0.53	0.54
		CLIPS	Basic – Windows or All	0.60	0.62	0.78	0.78	0.50	0.53	0.73	0.76
FBC EQUIVALENT	A (6d @ 6" / 12")		Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.58	0.78	0.80
			None	0.49	0.50	0.72	0.73	0.30	0.32	0.53	0.55
		SINGLE WRAPS	Basic – Windows or All	0.60	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
			None	0.49	0.51	0.72	0.73	0.30	0.33	0.53	0.55
		DOUBLE WRAPS	Basic – Windows or All	0.61	0.62	0.78	0.78	0.51	0.54	0.73	0.76
			Hurricane – Windows or All	0.63	0.65	0.79	0.80	0.56	0.59	0.78	0.80
			None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
		TOE NAILS	Basic – Windows or All	0.55	0.57	0.71	0.72	0.51	0.53	0.66	0.67
			Hurricane – Windows or All	0.66	0.67	0.76	0.77	0.63	0.64	0.76	0.78
			None	0.70	0.71	0.78	0.79	0.46	0.48	0.66	0.68
		CLIPS	Basic – Windows or All	0.75	0.76	0.81	0.82	0.71	0.74	0.81	0.83
FBC EQUIVALENT	B (8d @ 6" / 12")		Hurricane – Windows or All	0.77	0.78	0.82	0.83	0.78	0.81	0.84	0.86
			None	0.73	0.74	0.78	0.79	0.58	0.61	0.71	0.74
		SINGLE WRAPS	Basic – Windows or All	0.78	0.79	0.82	0.83	0.76	0.79	0.83	0.85
			Hurricane – Windows or All	0.78	0.80	0.82	0.83	0.80	0.83	0.84	0.86
			None	0.73	0.75	0.78	0.79	0.63	0.67	0.72	0.76
		DOUBLE WRAPS	Basic – Windows or All	0.78	0.80	0.82	0.83	0.78	0.82	0.83	0.86
			Hurricane – Windows or All	0.78	0.80	0.82	0.83	0.80	0.84	0.84	0.86
			None	0.18	0.20	0.57	0.57	0.15	0.18	0.35	0.37
		TOE NAILS	Basic – Windows or All	0.56	0.57	0.71	0.72	0.51	0.54	0.66	0.67
			Hurricane – Windows or All	0.66	0.68	0.76	0.77	0.63	0.65	0.76	0.78
			None	0.70	0.72	0.78	0.79	0.46	0.48	0.66	0.69
		CLIPS	Basic – Windows or All	0.76	0.77	0.81	0.82	0.73	0.74	0.81	0.83
FBC EQUIVALENT	C (8d @ 6" / 6")		Hurricane – Windows or All	0.78	0.78	0.82	0.83	0.80	0.82	0.84	0.86
			None	0.74	0.76	0.78	0.79	0.60	0.63	0.72	0.76
		SINGLE WRAPS	Basic – Windows or All	0.78	0.80	0.82	0.83	0.78	0.81	0.83	0.86
			Hurricane – Windows or All	0.79	0.80	0.82	0.83	0.82	0.84	0.84	0.86
			None	0.74	0.76	0.78	0.79	0.68	0.74	0.73	0.78
		DOUBLE WRAPS	Basic – Windows or All	0.79	0.81	0.82	0.83	0.81	0.84	0.84	0.86
			Hurricane – Windows or All	0.79	0.81	0.82	0.83	0.83	0.86	0.84	0.87
			None	-	-	-	0.82	-	-	-	0.80
		REINFORCED CONCRETE ROOF DECK	Basic – Windows or All	-	-	-	0.84	-	-	-	0.88
			Hurricane – Windows or All	-	-	-	0.84	-	-	-	0.88

**WINDSTORM LOSS REDUCTION CREDITS
SECTION 627.0629(1), F.S.
WIND PREMIUM CREDITS FOR NEW CONSTRUCTION**

FBC 2001 CONSTRUCTION						FRAME, MASONRY, OR REINFORCED MASONRY							
ROOF DECK	TERRAIN EXPOSURE	FBC WIND SPEED (MPH)	WIND SPEED OF DESIGN (MPH)	INTERNAL PRESSURE DESIGN	WBDR	OTHER ROOF SHAPE				HIP ROOF SHAPE			
						NO OPENING PROTECTION		OPENING PROTECTION		NO OPENING PROTECTION		OPENING PROTECTION	
						NO SWR	SWR	NO SWR	SWR	NO SWR	SWR	NO SWR	SWR
OTHER	B	100	≥100	ENCLOSED	NO	0.68	0.69	0.74	0.74	0.78	0.79	0.81	0.81
ROOF DECK	B	110	≥110	ENCLOSED	NO	0.72	0.73	0.78	0.78	0.78	0.79	0.82	0.83
OR	B	≥120	≥120	ENCLOSED	NO	0.74	0.75	0.79	0.79	0.78	0.78	0.82	0.82
DIMENSIONAL LUMBER DECK	B OR C HVHZ	≥120	≥120	ENCLOSED / PART. ENCL	YES	0.77	0.80	0.82	0.84	0.81	0.83	0.85	0.86
				ENCLOSED	YES			0.82	0.84			0.85	0.86
REINFORCED CONCRETE ROOF DECK	B	ANY		ENCLOSED	NO						0.81		0.85
	B	ANY		ENCLOSED / PART. ENCL	YES						0.82		0.85
	C	ANY		ENCLOSED / PART. ENCL	YES						0.81		0.89
	HVHZ			ENCLOSED	YES								0.89

FBC = FLORIDA BUILDING CODE
 HVHZ = HIGH VELOCITY HURRICANE ZONE (Miami-Dade and Broward counties, FBC sections 202 AND 1611 ff)
 WBDR = WIND BORNE DEBRIS REGION
 SWR = SECONDARY WATER RESISTANCE
 REINFORCED CONCRETE ROOF DECK includes SWR; Integral with Reinforced Masonry Walls
 PART. ENCL = PARTIALLY ENCLOSED

OIR-B1-1699 (10-06)
 Windstorm Mitigation Discounts - Single Family Residence
 Rule 69O-170.017

Office of Insurance Regulation