

EXHIBIT B

Homeowners Personal Lines Rating Variables

Types	Rating Variables	Personal Residential Multi-		Personal Residential Wind Only
		Peril	PR-M	PR-W
Perils/Base Premiums	Water	x		
	Fire	x		
	All Other Perils (Vandalism, Theft, Etc)	x		
	Sinkhole	x		
	Hurricane	x		x
	Other Wind/Hail	x		x
	Liability/Medical Payments	x		
Location of Property	Territory	x		
	Wind Territory	x		x
Coverage Types	Coverage A (structure)	x		x
	Coverage B (other structures)	x		x
	Coverage C (personal Property)	x		x
	Coverage D (loss of use)	*		*
	Coverage E (liability)	*		
	Coverage F (medical payments)	*		
	Replacement Cost Contents (optional)	x		x
	Ordinance or Law	x		x
Construction Types	Frame	x		x
	Masonry Veneer	x		x
	Masonry	x		x
Townhouse or Rowhouse?		x		^
Protection	Alarm Type	x		
	Sprinkler	x		
	Community	x		
Age of Home/Year of Construction		x		x
Occupancy	Rental Frequency/Duration	x		x
	Owner Occupied	x		x
	Seasonal	x		x
Prior Insurance	None	x		x
	Lapse Length	x		x
Deductibles	All Other Perils	x		
	Hurricane	x		x
	Other Wind/Hail	x		x
Wind Mitigation Features	Roof Covering	x		x
	Roof Deck Attachment	x		x
	Roof to Wall Connection	x		x
	Roof Shape/Geometry	x		x
	Secondary Water Resistance	x		x
	Opening Protection	x		x
	Number of Units/Stories	x		x
	Terrain	x		x
Building Code Effectiveness Grade		x		x

* Coverage available; not a rating variable

^ Underwriting variable; not a rating variable

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Commercial Lines Rating Variables									
Building Types		Rating Variables		Commercial	Commercial Non		Commercial	Commercial Non	
				Residential Multi-Peril CR-M	Peril	Residential Multi- CNR-M	Residential Wind-Only CR-W	Residential Wind- Only	CNR-W
Group I Base Rates	Class Rates		x		x		x		x
	ISO Specific Rate		x		x				
	Tentative Rates		x		x				
	Individually Risk Rated - A-Rates		x		x		x		
	Builders Risk - Consent to Rate								x
Group II Base Rates	Peril Based - AOP, OWH, Hurricane, and Sinkhole		x						
	OWH, Hurricane						x		
	Combined Hurricane and Other Windstorm								x
	Sinkhole or Non Sinkhole				x				
Group I Construction -	Frame		x		x				
	Joisted Masonry		x		x				
	Non Combustible		x		x				
	Masonry Non Combustible		x		x				
	Modified Fire Resistive		x		x				
	Fire Resistive		x		x				
Group II Construction	B = Ordinary		x		x				
	AB = Semi-Wind Resistive		x		x				
	A = Wind Resistive		x		x				
	AA = Superior		x		x				
	Frame						x		x
	Masonry						x		x
	Semi Wind Resistive						x		x
	Wind Resistive						x		x
Other Variables	Territorial Multiplier				x				
	Loss Cost Multiplier		x		x				
	Sprinkler Leakage Exclusion		x		x				
	Sprinkler Credit-Factors		x		x				
	AOP Deductible Factors		x		x				
	Percentage Hurricane Deductible- Factors (Occurrence and Calendar Year)		x						
	Percentage Windstorm and Hail Deductible -Factors				x				x
	Separate Hurricane and Other Windstorm and Hail % Hurricane Deductible Factors (Occurrence and Calendar year)						x		
	Optional Coinsurance - Agreed value- Factors		x				x		x
	Insurance to Value- Factor				x				

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Commercial Lines Rating Variables							
Building Types	Rating Variables	Commercial Residential Multi-Peril CR-M	Commercial Non Residential Multi-Peril CNR-M		Commercial Residential Wind-Only CR-W	Commercial Non Residential Wind-Only CNR-W	
	Group II OWH Adjustment - Factors	x					
	Group II Hurricane Adjustment - Factors	x					
	BCEGS Factors -ISO product mandated by Office of Insurance Regulation						
	Wind Mitigation Factors	x		x	x		x
	Windstorm Protective Devices- Factors				x		
	Certified Act of Terrorism - Factor	x		x			
	FHCF Build up - Factors	x			x		
	Special Class Property - Factors	x			x		x
	Cost of Construction Inflation - Factors	x		x	x		x
	Short Rate Cancellation- Factors				x		x
	First Loss Rating -Factors			x			x
	Mobile Home Base Rate -Factors						x
	Builders Risk - Rating Factors						x
Windstorm Mitigation Features	Roof covering	x			x		
	Roof deck attachment	x			x		
	Roof to wall connection	x			x		
	Roof shape/geometry	x			x		
	Secondary water resistance	x			x		
	Opening protection	x			x		
	Number of units/stories	x			x		
	Terrain	x			x		
Windstorm Protective Devices	Opening Protection Credits			x			x
Citizens Specific Rating/Rule Variations	Renewal Policy Premium Capping	x		x	x		x
	Transient Property Limitations	x			x		
	Base Rates (Number of Units and Number of Stories)				x		x
	BCEGS and Wind Mitigation Discount Adjustment Factor (Capping)				x		
	Group II construction - Wood roof rule	x			x		x
	Group II Rating Territories	x		x			
	Limited Special Class property	x			x		x
	Wind Mitigation Factors - Class C Opening Protection	x			x		x
	Single Building definition				x		x
	Specific Wind Only Territories				x		x