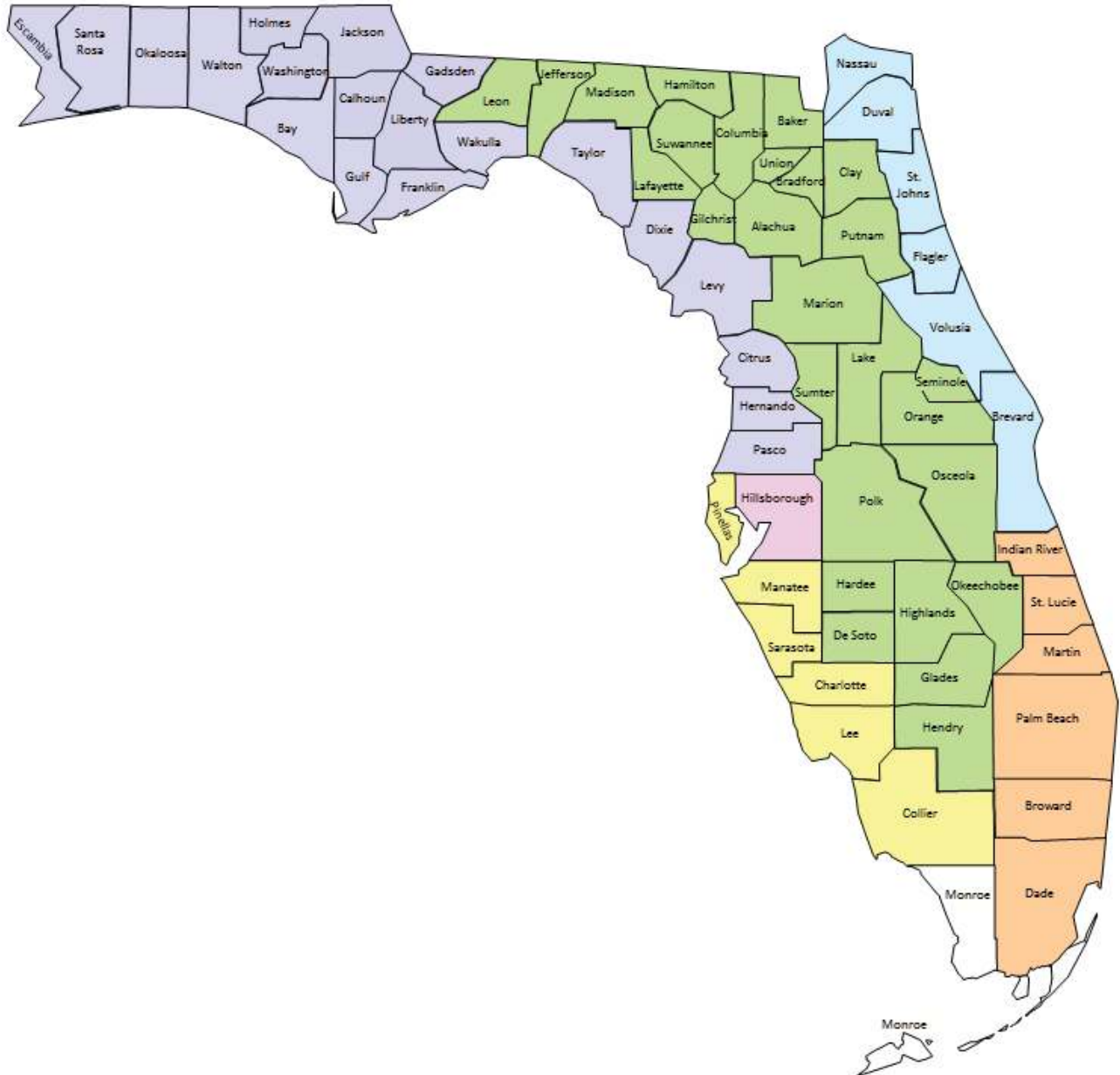


FLORIDA WIND STRATEGY

January 14, 2019

Chubb Personal Risk Services is committed to responsibly providing wind coverage for our customers based on individual risk characteristics.



CHUBB®

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Panhandle / Northwest Coast								
Counties	Distance to Coast	Hurricane Deductible	Shutters / Impact Glass	Preferred Account	Minimum Coverage	Year Built	Flood Zone ³	
Bay Calhoun Citrus Dixie Escambia Franklin Gadsden Gulf Hernando Holmes	Jackson Levy Liberty Okaloosa Pasco Santa Rosa Taylor Wakulla Walton Washington	2,500 or more feet from mainland coast Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	2%, 5%, 10% Deductible options are available 5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required	\$10,000 Minimum Account Premium And includes at least 3 of: • Private Passenger Auto ² • \$25k ⁺ Jewelry • \$3M ⁺ Personal Excess • 5% or 10% Increased optional hurricane deductible	House \$1,000,000 Cov A Condo / Co-op / Rental \$250,000 Contents plus A&A Secondary locations where Chubb writes the Primary residence – no minimum	2008 or later	Flood Zone V Generally unacceptable Flood Zone A Requires positive elevation and proof of Flood Insurance
Barrier Islands include: Anclote Keys, Apalachee Bay Islands, Cape San Blas, Cedar Key, Crooked Island, Dog Island, Hog Island, Moreno Point, Perfidio Key, Piney Island, Santa Rosa Island, St George Island, St Vincent Island								

Northeast Coast						
Counties	Distance to Coast	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Minimum Coverage	Flood Zone ³
Brevard Duval Flagler Nassau St Johns Volusia	Non-barrier Island, not seaward side of the Intracoastal Waterway and 2,500 feet or more from mainland coast Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	Well Rounded ¹ \$7,500 Minimum Account Premium And includes at least 2 of: • Private Passenger Auto ² • \$25k ⁺ Jewelry • \$2M ⁺ Personal Excess • 5% or 10% increased optional hurricane deductible	2%, 5%, 10% Deductible options are available 5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Recommended	House \$1,000,000 Cov A Condo / Co-op / Rental \$250,000 Contents plus A&A Secondary locations where Chubb writes the Primary residence – no minimum	Flood Zone V Generally unacceptable (exception: Ponte Vedra Beach) Flood Zone A Requires positive elevation and proof of Flood Insurance
Barrier Islands include: Amelia Island, Anastasia Island, Cape Canaveral, Daytona Beach, Marineland, Talbot Island						

Inland							
Counties	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Minimum Coverage	Year Built		
Alachua Baker Bradford Clay Columbia De Soto Gilchrist Glades Hamilton	Hardee Hendry Highlands Jefferson Lafayette Lake Leon Madison Marion	Okeechobee Orange Osceola Polk Putnam Seminole Sumter Suwanee Union	\$5,000 Minimum Account Premium And includes at least 2 of: • Private Passenger Auto ² • \$25k ⁺ Jewelry • \$3M ⁺ Personal Excess • 5% or 10% increased optional hurricane deductible	2%, 5%, 10% Deductible options are available	Recommended	House \$1,000,000 Cov A Condo / Co-op / Rental \$250,000 Contents plus A&A Secondary locations where Chubb writes the Primary residence – no minimum	2002 or later

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Southwest Coast							
Counties	Distance to Coast	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Minimum Coverage	Year Built	Flood Zone ³
Charlotte Collier Lee Manatee Pinellas Sarasota	Non-Barrier Island	<p>\$10,000 Minimum Account Premium</p> <p>And includes at least 3 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto² • \$25k⁺ Jewelry • \$3M⁺ Personal Excess • 5% or 10% increased optional hurricane deductible 	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required	<p><u>House</u> \$2,000,000 Cov A</p> <p><u>Condo / Co-op / Rental</u> \$500,000 Contents plus A&A</p> <p>Secondary locations where Chubb writes the Primary residence – no minimum</p>	2002 or later	<p><u>Flood Zone V</u> Generally unacceptable</p> <p><u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance</p>
	Barrier Islands	Generally unacceptable Capacity should be reserved for Premier Clients only.					
<p>Barrier Islands include: Anclote Keys, Anna Marie Key, Bird Key, Bokeelia Island, Bonita Beach, Cabbage/Mullet Key, Caladesi Island, Casey Key, Coon Key, Don Pedro Island, Edwards Island, Estero Island, Gasparilla Island, Honeymoon Island, La Costa Island, Lido Key, Long Key, Longboat Key, Manasota Key, Marco Island, North Captiva Island, Otter Key, Paradise Island, Pardee Key, Pine Island, Sand Key, Sanibel/Captiva Island, Siesta Key, St Armands Key, Tarpon Key, Ten Thousand Islands, Treasure Island</p>							

Hillsborough County (Southwest)							
Counties	Distance to Coast	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Minimum Coverage	Year Built	Flood Zone ³
Hillsborough	< 2,500 feet from mainland coast	Well Rounded ¹ with \$25,000 non-CAT premium support	<p><i>Hillsborough locations follow Inland guidelines for hurricane deductibles.</i></p> <p>2%, 5%, 10% Deductible options are available</p>	Required	<p><u>House</u> \$1,000,000 Cov A</p> <p><u>Condo / Co-op / Rental</u> \$500,000 Contents plus A&A</p> <p>Secondary locations where Chubb writes the Primary residence – no minimum</p>	2002 or later	<p><u>Flood Zone V</u> Generally unacceptable</p> <p><u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance</p>
	2,500 feet or more from mainland coast	Well Rounded ¹ with \$15,000 non-CAT premium support					
	1 mile or more from mainland coast	<p>\$7,500 non-CAT premium support</p> <p>And includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto² • \$25k⁺ Jewelry • \$5M⁺ Personal Excess • 5% or 10% increased optional hurricane deductible 					
	5 miles or more from mainland coast	<p>\$5,000 Minimum Account Premium</p> <p>And includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto² • \$25k⁺ Jewelry • \$2M⁺ Personal Excess • 5% or 10% increased optional hurricane deductible 					

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Southeast Coast						
Counties	Preferred Account*	Hurricane Deductible	Shutters / Impact Glass	Minimum Coverage	Year Built	Flood Zone ³
Broward Indian River Martin Miami-Dade Palm Beach St Lucie	Well Rounded ¹ with \$15,000 non-CAT premium support	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required	House \$1,000,000 Cov A <u>Condo / Co-op / Rental</u> \$500,000 Contents plus A&A Secondary locations where Chubb writes the Primary residence – no minimum	Broward and Miami-Dade counties 1994 or later Palm Beach County 1996 or later All other counties 2002 or later	<u>Flood Zone V</u> Generally unacceptable <u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance
	*Exception Criteria: For HOUSES that are located more than 2,500 feet from the mainland coastline (not on a barrier island, not seaward side of the Intracoastal Waterway) we can consider providing wind without having the \$15,000 non-CAT premium support for risks meeting the criteria below. We should always pursue well rounded ¹ accounts, but can consider if:					
<ul style="list-style-type: none"> House is not in Flood Zone V Cov A of \$2.5M or more Year built of 1994 or later in Miami-Dade & Broward counties Year built of 1996 or later in Palm Beach County Year built 2002 or later in all other counties 						
Barrier Islands include: Biscayne Bay Keys, Boca Raton, Deerfield Beach, Florida Keys, Fort Lauderdale, Hollywood, Hutchinson Island, Indian River Shores, Jupiter Island, Key Biscayne, Lighthouse Point, Miami Beach, North Miami Beach, Palm Beach Island						

Counties	Hurricane Deductible	Shutters / Impact Glass	Preferred Account	Minimum Coverage	Year Built	Flood Zone ³
Monroe	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required		Generally Unacceptable Capacity should be reserved for Premier Clients only.		

¹ Well Rounded: To justify utilizing Florida wind capacity, complete accounts are expected to satisfy all of the insurance needs of the client and include other lines of business such as: Private Passenger Automobile, Personal Excess Liability, and Valuable articles. We will be most competitively priced on accounts that include Private Passenger Automobile and at least \$50,000 of Valuable Articles – Jewelry.

² Private Passenger Automobile: Does not include collector vehicles, supercar exposures, or vehicles garaged in negatively elevated locations.

³ Note: All Florida residences, with Wind or Ex-Wind, in A or V flood zones are required to carry at least the minimum \$250,000 building & \$100,000 contents Flood limits. Further, building and all mechanicals are required to be positively elevated, as verified by a recent elevation certificate.

See **Florida Underwriting Rules** for guidance on residences *excluding* wind coverage.