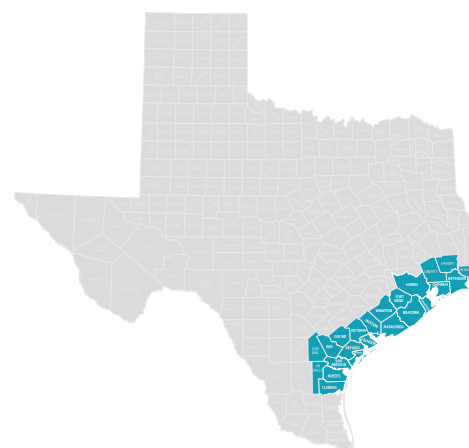
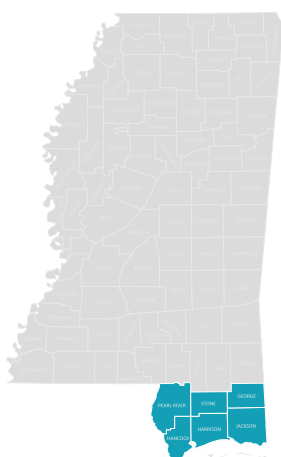
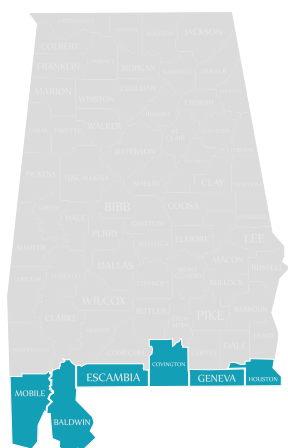


We have made the following adjustments to our underwriting appetite that will allow us to focus on risks that meet our core business model.

General Guideline Changes

The following are now ineligible:

- Churches
- Car Wash / Auto Repair
- Roof Age > 25 years
- Texas Only: Pre-2001 Frame Habitational (Apartments / Condominiums)



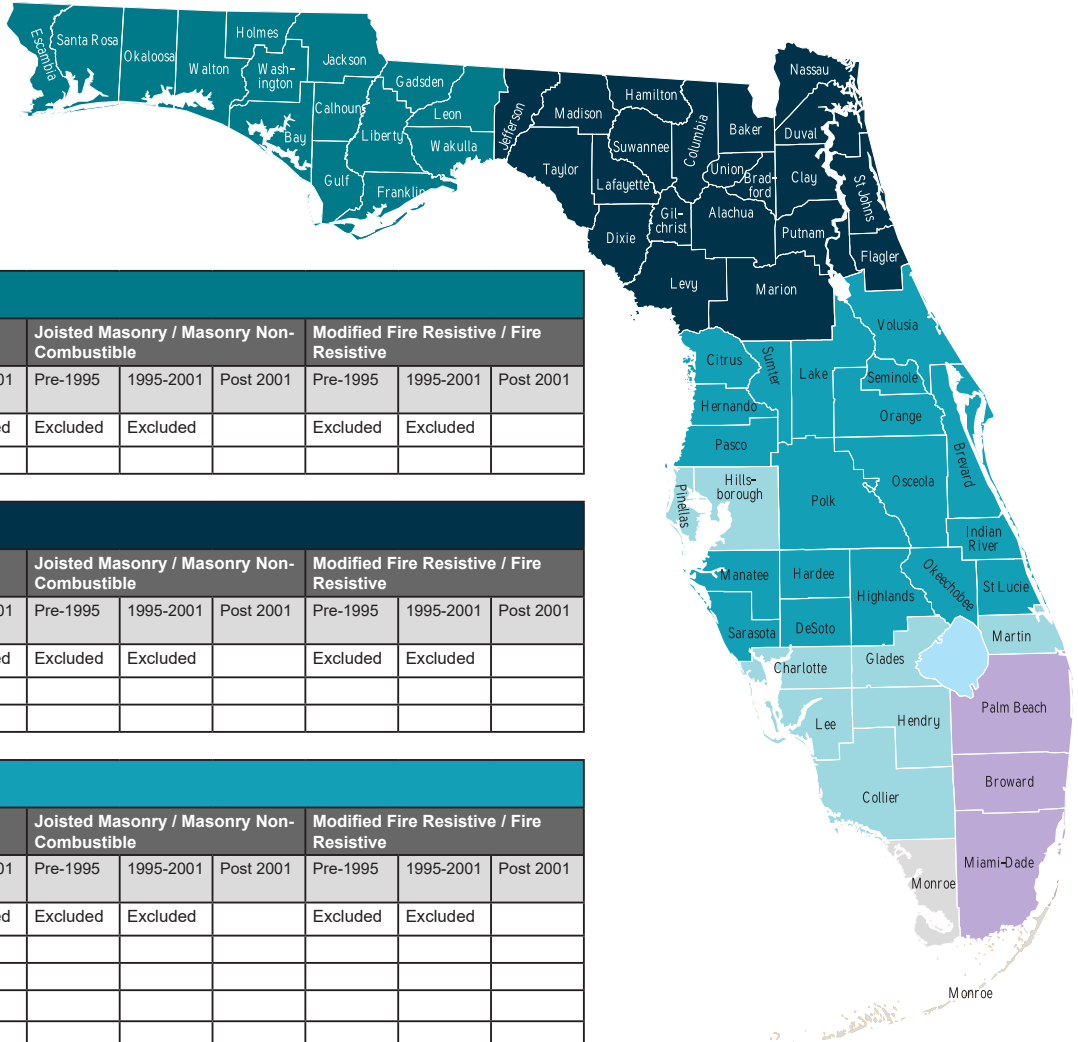
Alabama / Mississippi / Texas

	Frame / Non-Combustible / Light Metal Frame		
Distance to nearest body of salt water	Pre-1995	1995-2001	Post 2001
0-1 mile	Excluded	Excluded	Excluded
1-2 miles	Excluded		
Over 2 miles			

Underwriting Appetite

Florida

The wind guidelines have been updated based on construction type and distance to coast.



Zone 4									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-1 mile	Excluded	Excluded	Excluded	Excluded	Excluded		Excluded	Excluded	
Over 1 mile									

Zone 3									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-1 mile	Excluded	Excluded	Excluded	Excluded	Excluded		Excluded	Excluded	
1-2 miles	Excluded								
Over 2 miles									

Zone 2									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-1 mile	Excluded	Excluded	Excluded	Excluded	Excluded		Excluded	Excluded	
1-2 miles	Excluded	Excluded							
2-5 miles	Excluded	Excluded							
5-10 miles	Excluded								
10-25 miles	Excluded								
Over 25 miles									

Zone 1									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-1 mile	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
1-2 miles	Excluded	Excluded	Excluded	Excluded	Excluded				
2-5 miles	Excluded	Excluded							
5-10 miles	Excluded	Excluded							
10-25 miles	Excluded	Excluded							
Over 25 miles	Excluded	Excluded							

Tri-County									
Distance to nearest body of salt water	Frame / Non-Combustible / Light Metal Frame			Joisted Masonry / Masonry Non-Combustible			Modified Fire Resistive / Fire Resistive		
	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001	Pre-1995	1995-2001	Post 2001
0-1 mile	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded	Excluded
1-2 miles	Excluded	Excluded	Excluded	Excluded	Excluded				
2-5 miles	Excluded	Excluded	Excluded						
5-10 miles	Excluded	Excluded	Excluded						
10-25 miles	Excluded	Excluded	Excluded						
Over 25 miles	Excluded	Excluded	Excluded						