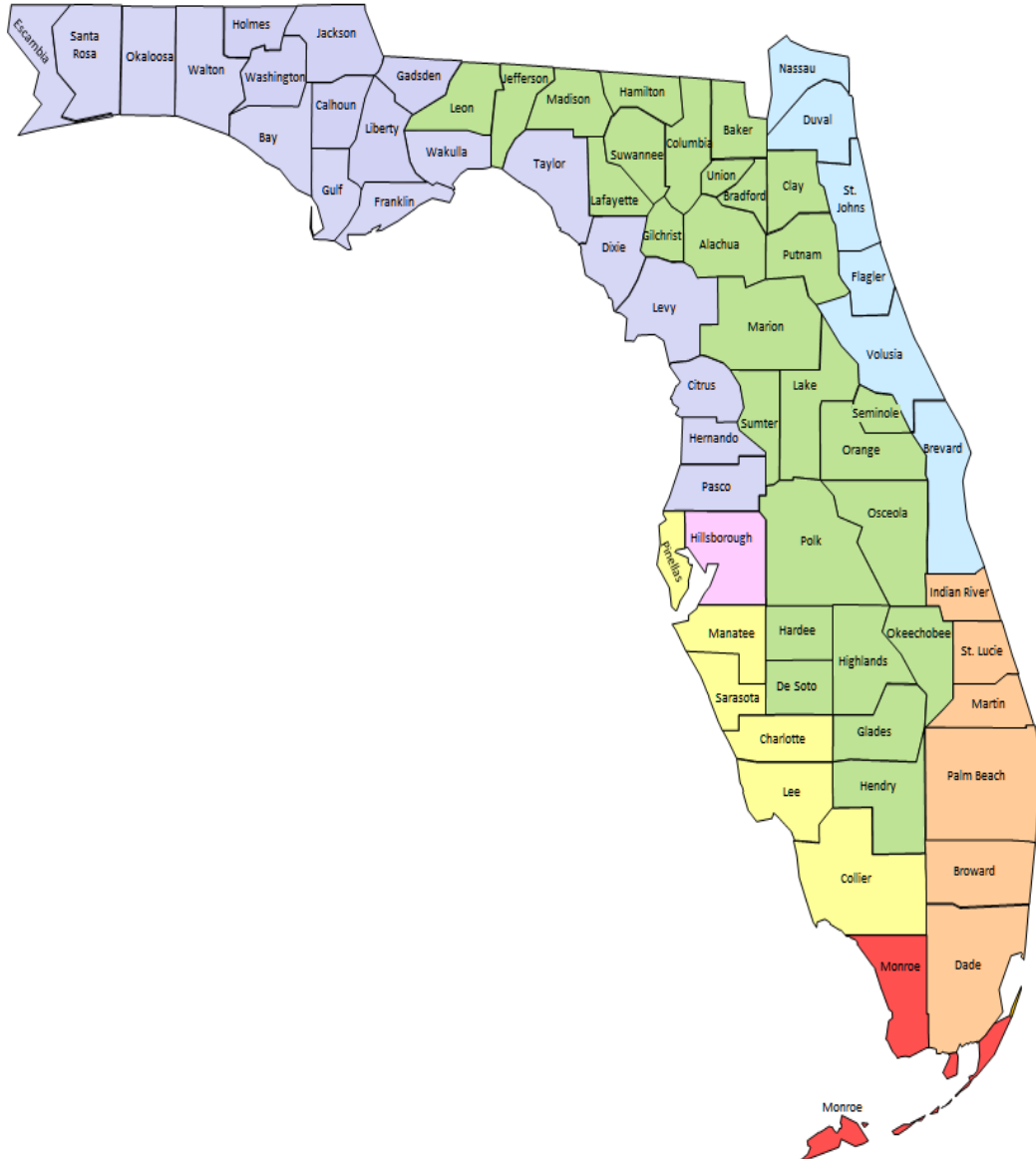


FLORIDA WIND STRATEGY

January 10, 2022

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



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FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Panhandle / Northwest Coast							
Counties	Distance to Coast	Minimum Coverage	Year Built	Hurricane Deductible	Shutters / Impact Glass	Preferred Account	Flood Zone ²
Bay Calhoun Citrus Dixie Escambia Franklin Gadsden Gulf Hernando Holmes	2,500 or more feet from mainland coast	<p style="text-align: center;"><u>House</u> Primary: \$1,000,000 Cov A</p> <p style="text-align: center;">Secondary: Acceptable with Chubb Primary</p> <p style="text-align: center;"><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p>	2008 or later	2%, 5%, 10% Deductible options are available	Required	<p style="text-align: center;"><u>House</u> \$10,000 Minimum Account Premium</p> <p style="text-align: center;"><u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium</p> <p style="text-align: center;">And House/Condo/Co-op/Rental includes at least 3 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% Increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	<p style="text-align: center;"><u>Flood Zone V</u> Generally unacceptable</p> <p style="text-align: center;"><u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance</p>
	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	<p style="text-align: center;">Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p> <p style="text-align: center;"><u>Rental</u> Primary: \$250,000 Contents</p> <p style="text-align: center;">Secondary: Acceptable with Chubb Primary</p>		5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards			
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							

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Northeast Coast						
Counties	Distance to Coast	Minimum Coverage	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Flood Zone ²
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	<p><u>House</u> Primary: \$1,000,000 Cov A</p> <p>Secondary: Acceptable with Chubb Primary</p> <p><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p>	<p><u>House</u> No Minimum</p> <p><u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium</p> <p>And House/Condo/Co-op/Rental includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	2%, 5%, 10% Deductible options are available	Recommended	<p><u>Flood Zone V</u> Generally unacceptable (exception: Ponte Vedra Beach)</p>
	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	<p>Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p> <p><u>Rental</u> Primary: \$250,000 Contents</p> <p>Secondary: Acceptable with Chubb Primary</p>	<p><u>House</u> \$7,500 Minimum Account Premium</p> <p><u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium</p> <p>And House/Condo/Co-op/Rental includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	5% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards		<p><u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance</p>
Barrier Islands include: Amelia Island, Anastasia Island, Cape Canaveral, Daytona Beach, Marineland, Talbot Island						

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Inland					
Counties	Minimum Coverage	Year Built	Preferred Account	Hurricane Deductible	Shutters / Impact Glass
<p>Alachua Baker Bradford Clay Columbia De Soto Gilchrist Glades Hamilton</p> <p>Hardee Hendry Highlands Jefferson Lafayette Lake Leon Madison Marion</p> <p>Okeechobee Orange Osceola Polk Putnam Seminole Sumter Suwanee Union</p>	<p style="text-align: center;"><u>House</u> Primary: \$1,000,000 Cov A</p> <p>Secondary: Acceptable with Chubb Primary</p> <p style="text-align: center;"><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p> <p>Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p> <p style="text-align: center;"><u>Rental</u> Primary: \$250,000 Contents</p> <p>Secondary: Acceptable with Chubb Primary</p>	<p>2002 or later</p>	<p style="text-align: center;"><u>House</u> \$5,000 Minimum Account Premium</p> <p style="text-align: center;"><u>Condo / Co-op / Rental</u> \$15,000 Minimum Account Premium</p> <p>And House/Condo/Co-op/Rental includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	<p>2%, 5%, 10% Deductible options are available</p>	<p>Recommended</p>

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Southwest Coast							
Counties	Distance to Coast	Minimum Coverage	Year Built	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Flood Zone ²
Charlotte Collier Lee Manatee Pinellas Sarasota	Non-Barrier Island	<p style="text-align: center;"><u>House</u> Primary: \$2,000,000 Cov A</p> <p>Secondary: Acceptable with Chubb Primary</p> <p style="text-align: center;"><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p> <p>Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p> <p style="text-align: center;"><u>Rental</u> Primary: \$250,000 Contents</p> <p>Secondary: Acceptable with Chubb Primary</p>	2002 or later	<p style="text-align: center;"><u>House</u> \$10,000 Minimum Account Premium</p> <p style="text-align: center;"><u>Condo / Co-op /</u> \$50,000 Minimum Account Premium</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p> <p style="text-align: center;">And House/Condo/Co-op/Rental includes at least 3 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$3M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required	<p style="text-align: center;"><u>Flood Zone V</u> Generally unacceptable</p> <p style="text-align: center;"><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(not including barrier island premium).					
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							

FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Hillsborough County (Southwest)							
Counties	Distance to Coast	Minimum Coverage	Year Built	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Flood Zone ²
Hillsborough [SK1]	< 2,500 feet from mainland coast	<p style="text-align: center;"><u>House</u> Primary: \$1,000,000 Cov A</p> <p>Secondary: Acceptable with Chubb Primary</p> <p style="text-align: center;"><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p> <p>Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p> <p style="text-align: center;"><u>Rental</u> Primary: \$250,000 Contents</p> <p>Secondary: Acceptable with Chubb Primary</p>	2002 or later	<p style="text-align: center;"><u>House</u> Well Rounded¹ with \$25,000 non-CAT premium support</p> <p style="text-align: center;"><u>Condo / Co-op</u> \$50,000 Minimum Account Premium and Well Rounded¹ with \$25,000 non-CAT premium support</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p>	<p style="text-align: center;"><i>Hillsborough locations follow Inland guidelines for hurricane deductibles.</i></p> <p style="text-align: center;">2%, 5%, 10% Deductible options are available</p>	Required	<p style="text-align: center;"><u>Flood Zone V</u> Generally unacceptable</p> <p style="text-align: center;"><u>Flood Zone A</u> Requires positive elevation and proof of Flood Insurance</p>
	2,500 feet or more from mainland coast			<p style="text-align: center;"><u>House</u> Well Rounded¹ with \$15,000 non-CAT premium support</p> <p style="text-align: center;"><u>Condo / Co-op</u> \$50,000 Minimum Account Premium and Well Rounded¹ with \$15,000 non-CAT premium support</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p>			
	1 mile or more from mainland coast			<p style="text-align: center;"><u>House</u> \$7,500 non-CAT premium support</p> <p style="text-align: center;"><u>Condo / Co-op</u> \$50,000 Minimum Account Premium and \$7,500 non-CAT premium support</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p> <p>And House/Condo/Co-op/Rental includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$5M+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 			
	5 miles or more from mainland coast			<p style="text-align: center;"><u>House</u> \$5,000 Minimum Account Premium</p> <p style="text-align: center;"><u>Condo / Co-op Rental</u> \$50,000 Minimum Account Premium</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p> <p>And House/Condo/Co-op/Rental includes at least 2 of:</p> <ul style="list-style-type: none"> • Private Passenger Auto (with positively elevated garaging) • \$25k+ Jewelry • \$3M[SK2]+ Personal Excess • 5% or 10% increased optional hurricane deductible which must be maintained even if residence qualifies for a lower deductible 			

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FLORIDA TARGET MARKET CUSTOMER CHARACTERISTICS

Southeast Coast							
Counties	Distance to Coast	Minimum Coverage	Year Built	Preferred Account	Hurricane Deductible	Shutters / Impact Glass	Flood Zone ²
Broward Indian River Martin Miami-Dade Palm Beach St Lucie	Barrier Islands, seaward side of the Intracoastal Waterway, or < 2,500 feet from mainland coast	<p style="text-align: center;"><u>House</u> Primary: \$1,000,000 Cov A</p> <p>Secondary: Acceptable with Chubb Primary</p> <p style="text-align: center;"><u>Condo / Co-op</u> Primary: \$1,000,000 Contents plus A&A</p> <p>Secondary: \$500,000 Contents plus A&A and Chubb writes the Primary residence</p>	Broward and Miami-Dade counties 1994 or later	<p style="text-align: center;"><u>House</u> Well Rounded¹ with \$15,000 non-CAT premium support</p> <p style="text-align: center;"><u>Condo / Co-op</u> \$50,000 Minimum Account Premium and Well Rounded¹ with \$15,000 non-CAT premium support</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p>	15% Deductible will reduce to a 2% Deductible if opening protection meets Chubb adequacy standards	Required	<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 or more feet from mainland coast	<p style="text-align: center;"><u>Rental</u> Primary: \$250,000 Contents</p> <p>Secondary: Acceptable with Chubb Primary</p>	Palm Beach County 1996 or later All other counties 2002 or later	<p style="text-align: center;"><u>House</u> Well Rounded¹ with \$15,000 non-CAT premium support</p> <p><i>\$15,000 Non-CAT premium can be waived if the following criteria is met:</i></p> <ul style="list-style-type: none"> • Minimum \$2,500,000 Cov A • Private Passenger Auto (with positively elevated garaging) • \$75k+ Jewelry • \$5M+ Personal Excess <p style="text-align: center;"><u>Condo / Co-op</u> \$50,000 Minimum Account Premium and Well Rounded¹ with \$15,000 non-CAT premium support</p> <p style="text-align: center;"><u>Rental</u> \$25,000 Minimum Account Premium</p>			
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 ²
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(not including barrier island premium).			

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 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.