

LEXINGTON MINIMUM COVERAGE A BY STATE (6.30.08)

STATE	MINIMUM LIMIT	COMMENT
ALABAMA	\$250k non-coastal/ \$500k coastal	See Coastal Definitions sheet
ALASKA	\$200,000	
ARIZONA	\$250,000	
ARKANSAS	\$200,000	
CALIFORNIA	\$300k/\$250k	\$250K north of Marin county
COLORADO	\$250,000	
CONNECTICUT	\$300,000	
DELAWARE	\$300,000	
DISTRICT OF COLUMBIA	\$300,000	
FLORIDA	\$300k/500k	*Most Tier 1 Counties \$500K. See Coastal Definitions
GEORGIA	\$250k/300k	See Coastal Definitions sheet
HAWAII	\$300,000	
IDAHO	\$200,000	
ILLINOIS	\$250,000	
INDIANA	\$200,000	
IOWA	\$200,000	
KANSAS	\$200,000	
KENTUCKY	\$250,000	
LOUISIANA	\$250k/500k	See Coastal Definitions sheet
MAINE	\$200,000	\$250k for coastal counties
MARYLAND	\$300,000	
MASSACHUSETTS	\$300,000	
MICHIGAN	\$250,000	
MINNESOTA	\$250,000	
MISSISSIPPI	\$250k/500k	See Coastal Definitions sheet
MISSOURI	\$200,000	
MONTANA	\$200,000	
NEBRASKA	\$200,000	
NEVADA	\$250,000	
NEW HAMPSHIRE	\$250,000	\$300k Rockingham County
NEW JERSEY	\$300,000	
NEW MEXICO	\$200,000	
NEW YORK	\$250,000	\$300k for Bronx, Dutchess, Kings, Nassau, New York, Orange, Putnam, Queens, Richmond, Rockland, Suffolk, Sullivan, Ulster, Westchester
NORTH CAROLINA	\$250k/500k	See Coastal Definitions sheet
NORTH DAKOTA	\$200,000	
OHIO	\$250,000	
OKLAHOMA	\$200,000	
OREGON	\$200,000	
PENNSYLVANIA	\$250k/300k	\$250k west of I-83 or north of I-78
RHODE ISLAND	\$300,000	
SOUTH CAROLINA	\$300k/500k	See Coastal Definitions sheet
SOUTH DAKOTA	\$200,000	
TENNESSEE	\$250,000	
TEXAS	\$250k/500k	See Coastal Definitions sheet
UTAH	\$250,000	
VERMONT	\$200,000	
VIRGINIA	\$250k/300k	\$300k east of I-95
WASHINGTON	\$200,000	
WEST VIRGINIA	\$250,000	
WISCONSIN	\$200,000	
WYOMING	\$200,000	

CAT States/Coastal Definitions

Minimum Coverage A \$500,000 in all counties below except where noted

Alabama

Baldwin, Mobile. 1980 & newer. No frame HO-4/HO-6. No Dauphin Island.

Florida

Coastal Counties \$500,000/Non-Coastal Counties \$300,000 - Non-coastal Coverage A minimum requirement applies to coastal ex-wind business.

Coastal Counties: Bay, Brevard, Broward, Citrus, Charlotte, Collier, Dixie, Escambia, Flagler, Franklin, Gulf, Hernando, Hillsborough*, Indian River, Jefferson, Lee, Levy, Manatee, Martin, Miami-Dade, Monroe, Okaloosa, Palm Beach, Pasco, Pinellas**, St. Lucie, Santa Rosa, Sarasota, Taylor, Wakulla, Walton, Volusia

*Hillsborough: \$300K 2 miles+ from coast/bay

**Pinellas: 1980+ construction. No frame construction HO-4/HO-6 with wind.

Non-Coastal Counties: Baker, Bradford, Calhoun, Clay, Columbia, Desoto, Duval, Gadsden, Gilchrist, Glades, Hardee, Hamilton, Hendry, Highlands, Holmes, Jackson, Lafayette, Lake, Leon, Liberty, Madison, Marion, Nassau, Okeechobee, Orange, Osceola, Polk, Putnam, St. Johns, Seminole, Salachua, Sumter, Suwanee, Union, Washington

Georgia

\$300,000 Coverage A minimum requirement in all coastal counties: Bryan, Camden, Charlton, Chatham, Glynn, Liberty, McIntosh counties.

Louisiana

Cameron, Iberia, St. Mary, Terrebonne, Vermilion, Jefferson, Orleans, Lafourche, Plaquemines, St. Tammany, Washington

Limited Authority for these parishes: 1995 or newer, loss free, \$500k+, no wind buy-back. Risks located on Grand Isle, in St. Bernard parish or within 1 mile of Lake Pontchartrain must be submitted to Home Office.

Mississippi

Hancock, Harrison, Jackson.

North Carolina

Beaufort, Brunswick, Carteret, Currituck, Dare, Hyde, New Hanover, Onslow, Pamlico, Pender, Tyrrell, Washington

South Carolina

Berkeley*, Beaufort, Charleston, Colleton**, Georgetown, Horry, Jasper***

*All areas east of and including Charleston Navy Base (bordered by Perimeter Road to the north and west and east of the Cooper River)

**All areas east of Route 17

***All areas east of I-95

\$300,000 Coverage A minimum requirement 2+ miles inland in each of the above counties.

Texas

Cameron, Kennedy, Kleberg, Willacy, Aransas, Calhoun, Nueces, Refugio, San Patricio, Victoria, Brazoria, Galveston, Harris, Jackson, Matagorda, Chambers, Jefferson.

- Non-coastal Coverage A minimum requirement applies to coastal ex-wind business.