Recommendations

- Modify/Restructure “Beach Pool”
  - Expansion of Coverage
  - Change make up of Board of Directors
  - Rate Review by AL DOI
  - Credits for Wind Mitigation
  - Credits for Strict Building Code Enforcement
  - Redefine Rating Territories
  - Retain Surplus

- Wrap-Around Policies
AIUA Response 6-11-2008

- **Recommendations**
  - **Modify/Restructure “Beach Pool”**
    - **Expansion of Coverage**
      - Increased maximum coverage limit to $500,000 – June 2007
      - Added Replacement Cost Coverage option – June 2007
      - Added Theft Coverage option – June 2007
      - Added Fire Coverage option in Seacoast Zone – June 2007
      - Agreed to provide coverage, on a limited basis, in CBRA Zone – June 2007
  - **Change make up of Board of Directors**
    - Expanded AIUA Board of Directors to include 2 Public Sector Board Members appointed by the Commissioner of Insurance – January 2008
  - **Rate Review by AL DOI**
    - Review of AIUA rate, rules, procedures completed in May 2007
  - **Credits for Wind Mitigation**
    - Added discounts for homes built to “fortified” standards as defined by IBHS – July 2008
    - Added discounts for homes retrofitted to “fortified” standards – July 2008
  - **Credits for Strict Building Code Enforcement**
    - Added discounts for Building Code Effectiveness Grading as defined by ISO – June 2007
  - **Redefine Rating Territories**
    - Created new rating zone for “Gulf Front” property – June 2007
  - **Retain Surplus**
    - Currently under review by AIUA Board of Directors
  - **Wrap-Around Policies**
  - **Wind Only Policy**
    - AIUA offers Wind Only policies
    - AIUA currently researching “named storm only” policies