

OFFER AT LEAST ONE ACTUARIALLY JUSTIFIED PREMIUM DISCOUNT ON A POLICY OF HOMEOWNER'S INSURANCE TO A POLICYHOLDER WHO SUBMITS PROOF OF IMPROVEMENTS MADE TO THE INSURED PREMISES AS A MEANS OF MITIGATING LOSS FROM A HURRICANE OR OTHER STORM.

(B) MEANS OF MITIGATING LOSS INCLUDE:

(1) THE INSTALLATION OF ONE OR MORE OF THE FOLLOWING:

- (I) HURRICANE SHUTTERS;
- (II) SECONDARY WATER BARRIER;
- (III) REINFORCED ROOF COVERINGS;
- (IV) BRACED GABLE ENDS;
- (V) REINFORCED ROOF TO WALL CONNECTIONS;
- (VI) TIE DOWNS; AND
- (VII) REINFORCED OPENING PROTECTIONS;

(2) REPAIR OR REPLACEMENT OF:

- (I) EXTERIOR DOORS, INCLUDING GARAGE DOORS;
- (II) HURRICANE RESISTANT TRUSSES, STUDS, AND OTHER STRUCTURAL COMPONENTS; AND
- (III) REPAIR OR REPLACEMENT OF MANUFACTURED HOME PIERS, ANCHORS, AND TIE DOWN STRAPS; AND

(3) ANY MITIGATION EFFORT THAT MATERIALLY MITIGATES LOSS FROM A HURRICANE OR OTHER STORM OTHERWISE COVERED UNDER THE POLICY.

(C) IMPROVEMENTS MADE TO ~~AN~~ THE INSURED PREMISES UNDER THIS SECTION SHALL BE ~~COMPLETED~~ INSPECTED BY A CONTRACTOR LICENSED BY THE DEPARTMENT OF LABOR, LICENSING, AND REGULATION.