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V-ZONE OPTIONAL RATING	RATE 23
V-ZONE RISK FACTOR RATING FORM.....	RATE 33-46

W

WAITING PERIOD	GR 8-11, MPPP 3, REN 1, 2, DEF 9
WALLED AND ROOFED	GR 3, DEF 9
■ WALLS	GR 5, RATE 19-20, LFG 1-3, DEF 8
Breakaway Walls.....	GR 5, RATE 19-20, LFG 2-3, DEF 1
Common Interior Walls	GR 5
Foundation Walls	DEF 4
Masonry Walls	DEF 5
Openings in Foundation Walls.....	LFG 1-2
Shear Walls	GR 5, DEF 8
Solid Perimeter Foundation Walls	GR 5, RATE 8, DEF 8
WAVE HEIGHT	APP 7, RATE 29-30, DEF 9
Calculating Wave Height Adjustment	RATE 29
WHOLE DOLLAR PREMIUM.....	RATE 16
WIND LOSSES	CL 3, 4
WRITE YOUR OWN (WYO) PROGRAM.....	REF 1, DEF 9

Z

ZONE (See also Map Zones under FLOOD MAPS)	MAP 1-2, DEF 9
Discrepancies	GR 14, RATE 17

