EXHIBIT 1 – DATA & CALCULATIONS

Builder Reciprocal Insurance Exchange (BRIE)

Georgia Homeowners

As we do not have historical experience upon which to develop rates, we've relied on market comparisons to help determine rates. We selected Praetorian Insurance Company as a base, as the risk appetite and underwriting guidelines are very similar. We then took the residual indication amount from the last Praetorian Insurance Company (PIC) rate change and applied a 39.9% increase to the existing PIC rates. Our strategy is to enter the state at rate adequacy.

PIC Rates - QBEC-134261491			
Territory	Premier	Preferred	Standard
4	1938.92	3771.18	3732.48
30	1630.78	3171.78	3139.28
31	1682.44	3272.29	3238.72
32	1347.47	2620.79	2593.9
32A	1125.71	2189.47	2167.01
32C	1503.81	2924.85	2894.89
33	1398.79	2720.67	2692.74
33B	1574.46	3062.26	3030.87
33D	1083.24	2106.95	2085.34
34	1212.85	2358.97	2334.76
34B	1560.32	3034.77	3003.65
35	1316.56	2560.63	2534.36
36	1270.06	2470.19	2444.89
36A	1295.66	2520	2494.2
37	1218.93	2370.85	2346.56
38	1267.07	2464.43	2439.15
39A	1197.6	2329.3	2305.38
39C	1396.09	2715.38	2687.53
39D	1213.33	2359.88	2335.73
39E	1317.84	2563.12	2536.85
40	1445.03	2810.53	2781.68
40A	1529.79	2975.36	2944.85
40C	1250.92	2433.03	2408.15
40F	1648.75	3206.84	3173.95
41	1408.03	2738.6	2710.55
41A	1511.48	2939.75	2909.64
41B	1495.17	2908.06	2878.23
41C	1572.21	3057.85	3026.5
42	1379.39	2682.87	2655.35
42C	1453.4	2826.84	2797.87

Proposed BRIE Rates			
Territory	Premier	Preferred	Standard
4	$4,063.16	$7,902.81	$7,821.71
30	$3,417.43	$6,646.71	$6,578.62
31	$3,525.69	$6,857.34	$6,786.99
32	$2,823.73	$5,492.08	$5,435.73
32A	$2,359.02	$4,588.21	$4,541.14
32C	$3,151.35	$6,129.26	$6,066.48
33	$2,931.28	$5,701.38	$5,642.85
33B	$3,299.41	$6,417.21	$6,351.43
33D	$2,270.01	$4,415.28	$4,370.00
34	$2,541.63	$4,943.41	$4,892.68
34B	$3,269.77	$6,359.60	$6,294.38
35	$2,758.96	$5,366.00	$5,310.96
36	$2,661.51	$5,176.48	$5,123.47
36A	$2,715.16	$5,280.86	$5,226.80
37	$2,554.36	$4,968.31	$4,917.40
38	$2,655.25	$5,164.42	$5,111.44
39A	$2,509.67	$4,881.24	$4,831.10
39C	$2,925.62	$5,690.29	$5,631.93
39D	$2,542.63	$4,945.32	$4,894.71
39E	$2,761.64	$5,371.23	$5,316.17
40	$3,028.17	$5,889.69	$5,829.24
40A	$3,205.80	$6,235.10	$6,171.17
40C	$2,621.41	$5,098.61	$5,046.47
40F	$3,455.09	$6,720.19	$6,651.27
41	$2,950.64	$5,738.96	$5,680.17
41A	$3,167.42	$6,160.48	$6,097.39
41B	$3,133.24	$6,094.07	$6,031.56
41C	$3,294.69	$6,407.97	$6,342.28
42	$2,890.62	$5,622.17	$5,564.50
42C	$3,045.71	$5,923.87	$5,863.16