



Texas Department of Insurance

333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104
512/463-6169

December 3, 1998

BULLETIN NO. B-0085-98

TO ALL INSURANCE COMPANIES, CORPORATIONS, MUTUALS,
ASSOCIATIONS, OR OTHER INSURERS WRITING RESIDENTIAL PROPERTY
INSURANCE IN THE STATE OF TEXAS

RESIDENTIAL PROPERTY: HOMEOWNERS, TENANTS,
DWELLING FIRE, EXTENDED COVERAGE, ADDITIONAL
EXTENDED COVERAGE AND PHYSICAL LOSS FORM
BENCHMARK RATES

On November 12, 1998, the Commissioner of Insurance, in accordance with the statutory requirement of Article 5.101, *Texas Insurance Code*, made the following determinations as they relate to benchmark rates for residential property: homeowners, tenants, dwelling fire, extended coverage, additional extended coverage and physical loss form insurance rates. The Commissioner ordered changes in benchmark rates for the above-listed residential property coverages. The overall residential property rate change is -5.5%. The Commissioner also ordered changes in the rating territories of four counties. The changes in benchmark rates by coverage and in the rating territories are summarized in the attached machine letter.

The changes in the benchmark rates ordered by the Commissioner are effective **February 1, 1999**. For flex rate filings, Article 5.101 of the *Texas Insurance Code* states that within 30 days of the effective date of the benchmark rates each insurer that proposes to write that line of insurance during the effective period of the benchmark rates shall make a rate filing with the Texas Department of Insurance.

The new rates take effect on the date specified by the insurer, but not later than the 60th day after the date of filing of the rates with the Department. From and after the effective date of the benchmark, February 1, 1999, and prior to the new filing, the insurer's previously filed rates shall remain in effect. Any policy effective on or after the effective date of the insurer's new flex rate filing must be written using the new rates.

Please refer to the enclosed rating samples for homeowners and dwelling coverages for complete, detailed examples of the rating rules. These examples are intended to incorporate most of the rating rules in the Texas Personal Lines

Manual, and as such, do not necessarily represent scenarios that would actually occur.

The following tables are not included in this machine letter since they remain unchanged from last year: Homeowners Tables B, C, D-1, and D-2, Tenants Tables B, C, D-1, and D-2, Dwelling Tables B, C-1, C-2, 1A, 1B, 13, and 17, and the Homeowners and Dwelling Deductible Adjustment Charts.

All flex filings should be submitted to:

TEXAS DEPARTMENT OF INSURANCE
PROPERTY AND CASUALTY INTAKE UNIT (MC 104-3B)
P.O. BOX 149104
AUSTIN, TX 78714-9104

Questions regarding residential property rate filings should be directed to Sara Jimenez, Property & Casualty Actuarial Section, (512) 305-6747, or to Jennifer Wu, Property & Casualty Actuarial Section, (512) 475-3016.

Sincerely,

Philip Presley, FCAS, MAAA
Chief Property & Casualty Actuary
Technical Analysis Division

enclosure

**TEXAS RESIDENTIAL PROPERTY INSURANCE
SUMMARY OF APPROVED FEBRUARY 1, 1999 BENCHMARK RATE CHANGES**

<u>COVERAGE</u>	<u>Latest Year Premiums at Present Rates (Thousands)</u>	<u>Approved Statewide Average</u>
Homeowners	\$2,178,906	-6.0%
Tenants	\$94,043	+2.0%
Fire - Dwellings	\$121,592	+10.3%
Extended Coverage - Dwellings	\$154,380	-5.6%
Additional Extended Coverage	\$4,030	+7.2%
Physical Loss Form	<u>\$41,344</u>	<u>-8.2%</u>
ALL COVERAGES	\$2,594,295	-5.5%

TEXAS RESIDENTIAL PROPERTY INSURANCE
SUMMARY OF APPROVED FEBRUARY 1, 1999 RATING TERRITORY CHANGES

<u>COUNTY</u>	<u>Previous Rating Territory</u>	<u>New Rating Territory</u>
Kimble	16C	13
McCulloch	16C	16N
Mason	16C	13
Menard	16C	13

TEXAS PROPERTY INSURANCE RATING TERRITORIES

County Territory	County Territory	County Territory	County Territory	County Territory	County Territory
Anderson 14	Crockett 15C	Hays 13	Madison 14	Shackelford 19N	
Andrews 15N	Crosby 18	Hemphill 20	Marion 17	Shelby 14	
Angelina 14	Culberson 15C	Henderson 14	Martin 15N	Sherman 20	
Aransas 10	Dallam 20	Hidalgo 11	Mason 13	Smith 14	
Archer 19N	Dallas 2	Hill 16C	Matagorda 10	Somervell 16C	
Armstrong 20	Dawson 18	Hockley 18	Maverick 12	Starr 12	
Atascosa 12	Deaf Smith 20	Hood 16C	Medina 12	Stephens 19C	
Austin 13	Delta 17	Hopkins 17	Menard 13	Sterling 15N	
Bailey 18	Denton 4	Houston 14	Midland 15N	Stonewall 18	
Bandera 12	De Witt 13	Howard 15N	Milam 13	Sutton 15C	
Bastrop 13	Dickens 18	Hudspeth 15C	Mills 16C	Swisher 18	
Baylor 19N	Dimmit 12	Hunt 17	Mitchell 15N	Tarrant 3	
Bee 11	Donley 20	Hutchinson 20	Montague 19C	Taylor 16N	
Bell 13	Duval 12	Irion 15N	Montgomery 14	Terrell 15C	
Bexar 5	Eastland 16C	Jack 19C	Moore 20	Terry 18	
Blanco 13	Ector 15N	Jackson 11	Morris 17	Throckmorton 19N	
Borden 18	Edwards 12	Jasper 14	Motley 18	Titus 17	
Bosque 16C	Ellis 14	Jeff Davis 15C	Nacogdoches 14	Tom Green 15N	
Bowie 17	El Paso 7	Jefferson 10	Navarro 14	Travis 6	
Brazoria 10	Erath 16C	Jim Hogg 12	Newton 14	Trinity 14	
Brazos 13	Falls 13	Jim Wells 11	Nolan 15N	Tyler 14	
Brewster 15C	Fannin 17	Johnson 16C	Nueces 9	Upshur 17	
Briscoe 18	Fayette 13	Jones 19N	Ochiltree 20	Upton 15N	
Brooks 11	Fisher 18	Karnes 13	Oldham 20	Uvalde 12	
Brown 16C	Floyd 18	Kaufman 17	Orange 11	Val Verde 12	
Burleson 13	Foard 19N	Kendall 13	Palo Pinto 19C	Van Zandt 17	
Burnet 13	Fort Bend 11	Kenedy 10	Panola 14	Victoria 11	
Caldwell 13	Franklin 17	Kent 18	Parker 19C	Walker 14	
Calhoun 10	Freestone 14	Kerr 12	Parmer 18	Waller 14	
Callahan 16N	Frio 12	Kimble 13	Pecos 15C	Ward 15N	
Cameron 10	Gaines 18	King 18	Polk 14	Washington 13	
Camp 17	Galveston 8	Kinney 12	Potter 20	Webb 12	
Carson 20	Garza 18	Kleberg 10	Presidio 15C	Wharton 11	
Cass 17	Gillespie 13	Knox 19N	Rains 17	Wheeler 20	
Castro 18	Glasscock 15N	Lamar 17	Randall 20	Wichita 19N	
Chambers 10	Goliad 11	Lamb 18	Reagan 15N	Wilbarger 19N	
Cherokee 14	Gonzales 13	Lampasas 13	Real 12	Willacy 10	
Childress 18	Gray 20	La Salle 12	Red River 17	Williamson 13	
Clay 19N	Grayson 17	Lavaca 13	Reeves 15C	Wilson 13	
Cochran 18	Gregg 14	Lee 13	Refugio 10	Winkler 15N	
Coke 15N	Grimes 14	Leon 14	Roberts 20	Wise 19C	
Coleman 16N	Guadalupe 13	Liberty 11	Robertson 13	Wood 17	
Collin 4	Hale 18	Limestone 14	Rockwall 4	Yoakum 18	
Collingsworth 20	Hall 18	Lipscomb 20	Runnels 16N	Young 19C	
Colorado 13	Hamilton 16C	Live Oak 11	Rusk 14	Zapata 12	
Comal 13	Hansford 20	Llano 13	Sabine 14	Zavala 12	
Comanche 16C	Hardeman 19N	Loving 15C	San Augustine 14		
Concho 16N	Hardin 11	Lubbock 18	San Jacinto 14		
Cooke 19C	Harris 1	Lynn 18	San Patricio 10		
Coryell 13	Harrison 17	McCulloch 16N	San Saba 13		
Cottle 18	Hartley 20	McLennan 16C	Schleicher 15C		
Crane 15N	Haskell 19N	McMullen 12	Scurry 18		

EXAMPLE PREMIUM CALCULATION FOR TEXAS FORM HO-B
--

Policy Information

<u>Coverage</u>	<u>Limits</u>
Coverage A - Dwelling	\$100,000
Coverage B - Contents	\$60,000
Coverage C - Personal Liability	\$300,000
Coverage D - Medical Payments	\$1,000

<u>Deductible</u>	<u>Amount</u>
Deductible No.1 - Wind & Hail	\$250
Deductible No. 2 - Other than Wind & Hail	\$250

<u>Endorsements</u>	<u>Surcharge</u>
HO-101 - Replacement Cost	+5.0%
HO-110 - Increased Jewelry Coverage	\$3,000
HO-330 - Claims Surcharge	+5.0%

<u>Optional Credits</u>	<u>Credit</u>
Central Station Alarm	-12.0%
Senior Citizen	-5.0%

<u>Rating Information</u>	
Construction Type	BV
Protection Class	6
Previous Applicable Key Rate (already halved)	0.13
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

Basic Premium Calculation

Base Premium (HO Table A)	\$223.000	
Protection/Construction Factor (HO Table B)	x 1.100	
	\$245.300	(round to three decimals)
Amount of Insurance Factor (HO Table C)	x 4.886	(see below)
	\$1,198.536	(round to three decimals)
Rate Capping Factor - Year 1 (HO Table D-2)	x 1.000	
Basic Benchmark Premium	\$1,198.536	(round to three decimals)
Flex Percent Factor	x 1.05	
	\$1,258.463	(round to three decimals)
Basic Premium (Rounded)	\$1,258	

Amount of Insurance Factor

Each Additional 1,000 Coverage B Factor (HO Table C)	0.015	
Increased Coverage B from 40,000 to 60,000 (in 000's)	x 20	
	0.300	(round to three decimals)
100,000 Amount of Ins Factor (HO Table C)	+ 4.586	
Amount of Insurance Factor	4.886	

Deductible Adjustments (Deductible Nos. 1 & 2)

Basic Premium		\$1,258.000	
Deductible No. 1 Adjustment Factor	x	<u>0.110</u>	
		\$138.380	(round to three decimals)
Deductible No. 1 Adjustment (Rounded)		\$138	

Basic Premium		\$1,258.000	
Deductible No. 2 Adjustment Factor	x	<u>0.150</u>	
		\$188.700	(round to three decimals)
Deductible No. 2 Adjustment (Rounded)		\$189	

Increased Liability Limits and Medical Payments

Increased Limits Base Premium (Premium Chart No. 28)		\$7.510	
Flex Percent Factor	x	<u>1.05</u>	
		\$7.886	(round to three decimals)
Increased Limits Surcharge (Rounded)		\$8	

Endorsements

HO-101

Basic Premium		\$1,258.000	
Replacement Cost Surcharge Factor	x	<u>0.05</u>	
		\$62.900	(round to three decimals)
Replacement Cost Surcharge (Rounded)		\$63	

HO-110

Increased Jewelry Coverage Amount (in 00's)		25	
Premium per \$100 (Premium Chart No. 6)	x	<u>\$1.070</u>	
		\$26.750	(round to three decimals)
Flex	x	<u>1.05</u>	
		\$28.088	(round to three decimals)
Increased Jewelry Coverage Surcharge (Rounded)		\$28	

Optional Credits

Central Station Alarm

Basic Premium		\$1,258.000	
Central Station Alarm Credit Factor	x	<u>-0.12</u>	
		-\$150.960	(round to three decimals)
Central Station Alarm Credit (Rounded)		-\$151	

Senior Citizen Discount

Basic Premium		\$1,258.000	
Senior Citizen Discount Factor	x	<u>-0.05</u>	
		-\$62.900	(round to three decimals)
Senior Citizen Discount (Rounded)		-\$63	

Final Policy Premium

	<u>Premium Amount</u>
Basic Premium	\$1,258
Deductible No. 1 Adjustment	\$138
Deductible No. 2 Adjustment	\$189
Increased Limits Surcharge	\$8
Endorsements	\$91
Optional Credits	+ <u>-\$214</u>
Total Policy Premium Amount	\$1,470
Claims Surcharge	+ <u>\$74</u> (see below)
Final Policy Premium Amount	\$1,544

Claims Surcharge Endorsement

	<u>HO-330</u>
Total Policy Premium Amount	\$1,470.000
Claims Surcharge Factor	x <u>0.05</u>
	\$73.500 (round to three decimals)
Claims Surcharge (Rounded)	<u>\$74</u>

EXAMPLE PREMIUM CALCULATION FOR TEXAS FORM HO-BT (Apartment)

Policy Information

<u>Coverage</u>	<u>Limits</u>
Coverage B - Contents	\$65,000
Coverage C - Personal Liability	\$300,000
Coverage D - Medical Payments	\$1,000

<u>Deductible</u>	<u>Amount</u>
Deductible No.3 - All Perils	\$250

<u>Endorsements</u>	<u>Surcharge</u>
HO-101 - Replacement Cost	+15.0%
HO-110 - Increased Jewelry Coverage	\$3,000
HO-330 - Claims Surcharge	+5.0%

<u>Optional Credits</u>	<u>Credit</u>
Senior Citizen	-5.0%

Other Information

Single Entrance to Building used by more than four families
 Not an FR/SFR/Sprinkler Risk

<u>Rating Information</u>	
Construction Type	BV
Protection Class	6
Previous Applicable Key Rate (already halved)	0.13
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

Basic Premium Calculation

Base Premium (Tenants Table A)		\$54.000	
FR/SFR Factor	x	1.000	
		\$54.000	(round to three decimals)
Protection/Construction Factor (Tenants Table B)	x	1.100	
		\$59.400	(round to three decimals)
Amount of Insurance Factor (Tenants Table C)	x	5.050	(see AOI calculation)
		\$299.970	(round to three decimals)
Rate Capping Factor - Year 1 (Tenants Table D-2)	x	1.000	
		\$299.970	(round to three decimals)
Single Entrance Surcharge (Premium Chart No. 39)	+	\$16.130	
Basic Benchmark Premium		\$316.100	(round to three decimals)
Flex Percent Factor	x	1.05	
		\$331.905	(round to three decimals)

Basic Premium (Rounded)	\$332
--------------------------------	--------------

Amount of Insurance Factor

Each Additional 1,000 Coverage B Factor (Tenants Table C)	0.080	
Increased Coverage B from 40,000 to 65,000 (in 000's)	x 25	
	<u>2.000</u>	(round to three decimals)
40,000 Amount of Ins Factor (Tenants Table C)	+ 3.050	
Amount of Insurance Factor for 65,000	<u>5.050</u>	

Deductible Adjustments (Deductible No. 3)

Basic Premium	\$332.000	
Deductible No. 3 Adjustment Factor	x 0.050	
	<u>\$16.600</u>	(round to three decimals)
Deductible No. 3 Adjustment (Rounded)	\$17	

Increased Liability Limits and Medical Payments

Increased Limits Base Premium (Premium Chart No. 28)	\$7.510	
Flex Percent Factor	x 1.05	
	<u>\$7.886</u>	(round to three decimals)
Increased Limits Surcharge (Rounded)	\$8	

Endorsements

HO-101

Basic Premium	\$332.000	
Replacement Cost Surcharge Factor	x 0.15	
	<u>\$49.800</u>	(round to three decimals)
Replacement Cost Surcharge (Rounded)	\$50	

HO-110

Increased Jewelry Coverage Amount (in 00's)	25	
Premium per \$100 (Premium Chart No. 6)	x \$1.070	
	<u>\$26.750</u>	(round to three decimals)
Flex	x 1.05	
	<u>\$28.088</u>	(round to three decimals)
Increased Jewelry Coverage Surcharge (Rounded)	\$28	

Optional Credits

Senior Citizen Discount

Basic Premium	\$332.000	
Senior Citizen Discount Factor	x -0.05	
	<u>-\$16.600</u>	(round to three decimals)
Senior Citizen Discount (Rounded)	-\$17	

Final Policy Premium

	<u>Premium Amount</u>
Basic Premium	\$332
Deductible No. 3 Adjustment	\$17
Increased Limits Surcharge	\$8
Endorsements	\$78
Optional Credits	+ -\$17
Total Policy Premium Amount	<u> \$418</u>
Claims Surcharge	+ <u> \$21</u> (see below)
Final Policy Premium Amount	\$439

Claims Surcharge Endorsement

	<u>HO-330</u>
Total Policy Premium Amount	\$418.000
Claims Surcharge Factor	x <u> 0.05</u>
	<u> \$20.900</u> (round to three decimals)
Claims Surcharge (Rounded)	<u> \$21</u>

EXAMPLE PREMIUM CALCULATION FOR TEXAS DWELLING COVERAGES

Example No. 1

Policy Information

<u>Coverage</u>	<u>Limits</u>
Fire (Dwelling)	\$75,500
Extended Coverage (Dwelling)	\$75,500
Vandalism & Malicious Mischief (Dwelling)	\$75,500

<u>Deductible</u>	<u>Amount</u>
Deductible Adjustment - EC, V&MM	\$250

<u>Surcharges</u>	<u>Surcharge %</u>
Mobile Home Surcharge	+25.0%

<u>Credits</u>	<u>Credit %</u>
Fire Record Credit	-5.0%
Optional Dry Hydrant Credit	-10.0%
Sprinklered Risk Credit	-12.0%
TDP-001 - Wind Exclusion	-91.0%

Additional Premium Modifications

Public Housing
Tenant Occupancy of Dwelling
Small Mercantile Occupancy of Dwelling
Not an FR/SFR Risk

Rating Information

Construction Type	BV
Protection Class	10
Previous Applicable Key Rate (already halved)	0.24
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

Fire Premium Calculation

Base Fire Premium (Dwl Table A)	\$1.250	
Amount of Insurance (in 000's)	75.500	x
	\$94.375	(round to three decimals)
Low Value Factor (Dwl Table B)	1.000	x
	\$94.375	(round to three decimals)
Public Housing Credit Factor	0.260	x
	\$24.538	(round to three decimals)
Rate Capping Factor - Year 1 (Dwl Table C-2)	1.000	x
	\$24.538	(round to three decimals)
Tenant Occupancy Surcharge (Premium Chart No. 18)	\$2.080	+
	\$26.618	(round to three decimals)
Mobile Home Surcharge Factor	1.250	x
	\$33.273	(round to three decimals)
Small Mercantile Occupancy Surcharge	\$93.000	+
	\$126.273	(round to three decimals)
Flex Percent Factor	1.05	x
Normal Fire Premium	\$132.587	(round to three decimals)
Fire Record Credit Factor	0.950	x

\$125.958 (round to three decimals)

Actual Fire Premium (Rounded)

\$126

Small Mercantile Occupancy Surcharge

Small Mercantile Occupancy Charge (Dwl Table A)		\$0.990	
Amount of Insurance (in 000's)	x	<u>75.500</u>	
		\$74.745	(round to three decimals)
Low Value Factor (Dwl Table B)	x	<u>1.000</u>	
		\$74.745	(round to three decimals)
Mobile Home Surcharge	x	<u>1.250</u>	
		\$93.431	(round to three decimals)
Small Mercantile Occupancy Surcharge (Rounded)		\$93	

Credits to Fire Premium

Optional Dry Hydrant Credit

Actual Fire Premium		\$126.000	
Dry Hydrant Credit Factor	x	<u>-0.10</u>	
		-\$12.600	(round to three decimals)
Dry Hydrant Credit (Rounded)		-\$13	

Sprinklered Risk Credit

Actual Fire Premium		\$126.000	
Sprinklered Risk Credit Factor	x	<u>-0.12</u>	
		-\$15.120	(round to three decimals)
Sprinklered Risk Credit (Rounded)		-\$15	

Extended Coverage Premium Calculation

Base EC Premium (Dwl Chart No. 1A)		\$124.800	(use interpolation)
FR/SFR Factor	x	<u>1.000</u>	
		\$124.800	(round to three decimals)
Dwelling EC Territory Multiplier (Dwl EC Territory Multipliers)	x	<u>1.798</u>	
		\$224.390	(round to three decimals)
Public Housing Credit Factor (EC)	x	<u>0.600</u>	
		\$134.634	(round to three decimals)
Wind Exclusion Endorsement Factor (TDP-001)	x	<u>0.090</u>	
		\$12.117	(round to three decimals)
Mobile Home Surcharge Factor	x	<u>1.250</u>	
		\$15.146	(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>	
		\$18.933	(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>	
		\$19.880	(round to three decimals)

Extended Coverage Premium (Rounded)

\$20

Vandalism & Malicious Mischief Premium Calculation

Base V&MM Premium (V&MM Premium Chart)		\$8.100 (use interpolation)
Mobile Home Surcharge Factor	x	<u>1.250</u>
		\$10.125 (round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>
		\$12.656 (round to three decimals)
Flex Percent Factor	x	<u>1.05</u>
		\$13.289 (round to three decimals)

Vandalism & Malicious Mischief Premium (Rounded) \$13

Final Policy Premium

	<u>Premium Amount</u>
Actual Fire Premium	\$126
Credits to Fire Premium	-\$28
Extended Coverage Premium	\$20
Vandalism & Malicious Mischief Premium	+ <u>\$13</u>
Total Policy Premium	\$131

Final Policy Premium Amount **\$131**

EXAMPLE PREMIUM CALCULATION FOR TEXAS DWELLING COVERAGES

Example No. 2

Policy Information

<u>Coverage</u>	<u>Limits</u>
Fire (Dwelling)	\$75,500
Fire (Personal Property)	\$15,000
Extended Coverage (Dwelling)	\$75,500
Extended Coverage (Personal Property)	\$15,000
Additional Extended Coverage (Personal Property)	\$15,000
Physical Loss Form (Dwelling)	\$75,500

<u>Deductible</u>	<u>Amount</u>
Deductible Adjustment - EC (Dwelling), PLF (Dwelling)	\$250
Deductible Adjustment - EC (Contents), AEC (Contents)	1%

<u>Surcharges</u>	<u>Surcharge %</u>
Mobile Home Surcharge	+25.0%

<u>Credits</u>	<u>Credit %</u>
Fire Record Credit	-5.0%
Optional Dry Hydrant Credit	-10.0%
Sprinklered Risk Credit	-12.0%
TDP-001A - Wind Exclusion	-98.0%

Additional Premium Modifications

Public Housing (Dwelling Only)
 Tenant Occupancy of Dwelling
 Small Mercantile Occupancy of Dwelling
 Not an FR/SFR Risk

Rating Information

Construction Type	BV
Protection Class	10
Previous Applicable Key Rate (already halved)	0.24
Territory	9
Flex Percentage	+5.0%
Policy Term	1 year

Fire Premium Calculation

	<u>Dwelling</u>	<u>Personal Property</u>
Base Fire Premium (Dwl Table A)	\$1.250	\$1.250
Amount of Insurance (in 000's)	x 75.500	x 15.000
	\$94.375	\$18.750 (round to three decimals)
Low Value Factor (Dwl Table B)	x 1.000	x 1.000
	\$94.375	\$18.750 (round to three decimals)
Public Housing Credit Factor (Dwelling Only)	x 0.260	x 1.000
	\$24.538	\$18.750 (round to three decimals)
Rate Capping Factor - Year 1 (Dwl Table C-2)	x 1.000	x 1.000
	\$24.538	\$18.750 (round to three decimals)
Tenant Occupancy Surcharge (Premium Chart No. 18)	+ \$2.080	+ \$2.080

Mobile Home Surcharge Factor	x	\$26.618 1.250	x	\$20.830 1.250	(round to three decimals)
		\$33.273		\$26.038	(round to three decimals)
Small Mercantile Occupancy Surcharge	+	\$93.000	+	\$19.000	(see small mercantile below)
		\$126.273		\$45.038	(round to three decimals)
Flex Percent Factor	x	1.05	x	1.05	
Normal Fire Premium		\$132.587		\$47.290	(round to three decimals)
Fire Record Credit Factor	x	0.950	x	0.950	
		\$125.958		\$44.926	(round to three decimals)
Actual Fire Premium (Rounded)		\$126		\$45	

Small Mercantile Occupancy Surcharge

		<u>Dwelling</u>		<u>Personal Property</u>	
Small Mercantile Occupancy Charge (Dwl Table A)		\$0.990		\$0.990	
Amount of Insurance (in 000's)	x	75.500	x	15.000	
		\$74.745		\$14.850	(round to three decimals)
Low Value Factor (Dwl Table B)	x	1.000	x	1.000	
		\$74.745		\$14.850	(round to three decimals)
Mobile Home Surcharge	x	1.250	x	1.250	
		\$93.431		\$18.563	(round to three decimals)
Small Mercantile Occupancy Surcharge (Rounded)		\$93		\$19	

Credits to Fire Premium

		<u>Dwelling</u>		<u>Personal Property</u>	
<u>Optional Dry Hydrant Credit</u>					
Actual Fire Premium		\$126.000		\$45.000	
Dry Hydrant Credit Factor	x	-0.10	x	-0.10	
		-\$12.600		-\$4.500	(round to three decimals)
Dry Hydrant Credit (Rounded)		-\$13		-\$5	
<u>Sprinklered Risk Credit</u>					
Actual Fire Premium		\$126.000		\$45.000	
Sprinklered Risk Credit Factor	x	-0.12	x	-0.12	
		-\$15.120		-\$5.400	(round to three decimals)
Sprinklered Risk Credit (Rounded)		-\$15		-\$5	

Extended Coverage Premium Calculation

		<u>Dwelling</u>		<u>Personal Property</u>	
Base EC Premium (Dwl Chart No. 1A)		\$124.800		\$9.000	(use interpolation)
FR/SFR Factor	x	1.000	x	1.000	
		\$124.800		\$9.000	(round to three decimals)
Dwl EC Territory Multiplier (Dwl EC Territory Multipliers)	x	1.798	x	1.772	
		\$224.390		\$15.948	(round to three decimals)
Public Housing Credit Factor (Dwelling Only)	x	0.600	x	1.000	
		\$134.634		\$15.948	(round to three decimals)
Wind Exclusion Endorsement Factor (TDP-001A)	x	0.020	x	0.020	
		\$2.693		\$0.319	(round to three decimals)
Mobile Home Surcharge Factor	x	1.250	x	1.250	
		\$3.366		\$0.399	(round to three decimals)

Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>	x	<u>1.000</u>	
		\$4.208		\$0.399	(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>	x	<u>1.05</u>	
		\$4.418		\$0.419	(round to three decimals)
Extended Coverage Premium (Rounded)		\$4		\$0	

Additional Extended Coverage Premium Calculation

Base AEC Premium (AEC Premium Chart)		\$11.000		
AEC Territory Multiplier (AEC Premium Chart)	x	<u>1.277</u>		
		\$14.047		(round to three decimals)
Mobile Home Surcharge Factor	x	<u>1.250</u>		
		\$17.559		(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.000</u>		
		\$17.559		(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>		
		\$18.437		(round to three decimals)

Additional Extended Coverage Premium (Rounded) \$18

Physical Loss Form Premium Calculation

Base PLF Premium (All Risk Premium Chart)		\$64.400		(use interpolation)
PLF Territory Multiplier (All Risk Premium Chart)	x	<u>2.164</u>		
		\$139.362		(round to three decimals)
Mobile Home Surcharge Factor	x	<u>1.250</u>		
		\$174.203		(round to three decimals)
Deductible Adjustment Factor (Ded Adj Schedule)	x	<u>1.250</u>		
		\$217.754		(round to three decimals)
Flex Percent Factor	x	<u>1.05</u>		
		\$228.642		(round to three decimals)

Physical Loss Form Premium (Rounded) \$229

Final Policy Premium

	Premium Amount
Actual Fire Premium (Dwelling)	\$126
Credits to Fire Premium (Dwelling)	-\$28
Actual Fire Premium (Personal Property)	\$45
Credits to Fire Premium (Personal Property)	-\$10
Extended Coverage Premium (Dwelling)	\$4
Extended Coverage Premium (Personal Property)	\$0
Additional Extended Coverage Premium	\$18
Physical Loss Form Premium	\$229
Total Policy Premium	\$384

Final Policy Premium Amount	\$384
------------------------------------	--------------

EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HOMEOWNERS POLICY

Assumptions: HO-B Brick Veneer Territory 9 Protection Class 6 Previous Key Rate 0.13 Flex +5%

Coverage A (Dwelling)		\$100,000
Coverage B (Personal Property)		60,000
Deductible Clause 1		250
Deductible Clause 2		250
HO-101 (Replacement Cost)		Attached
Base Premium		\$223.000
Protection/Construction Factor	x	<u>1.100</u>
		\$245.300
Amount of Insurance Factor (with increased Coverage B)	x	<u>4.886</u>
		\$1,198.536
Rate Capping Factor	x	<u>1.000</u>
Basic Benchmark Premium		\$1,198.536
Flex Factor	x	<u>1.05</u>
Basic Premium		\$1,258
Deductible Clause 1 (Excluded)	+	-
Deductible Clause 2 (15% of Basic Premium)	+	189
HO-101 (5% of Basic Premium)	+	<u>63</u>
Total Premium		\$1,510

Basic Premium Reduction

	<u>Dwelling</u>	<u>Personal Property</u>
Dwelling Extended Coverage Premium Chart	\$165	\$35
Dwelling Extended Coverage Territory Multiplier	x <u>1.798</u>	x <u>1.772</u>
Subtotal	\$296.670	\$62.020
Flex (HO-B Flex)	x <u>1.05</u>	x <u>1.05</u>
Gross Premium	\$311.504	\$65.121
Dwelling and Contents Combined		\$376.625
HO-140 (Primary Residence) Factor		x <u>0.98</u>
Premium Reduction of Homeowners Basic Premium		\$369

Replacement Cost Reduction

Gross Premium		\$311.504		\$65.121
Replacement Cost Surcharge	x	<u>0.05</u>	x	<u>0.05</u>
Subtotal		15.575		3.256
Dwelling and Contents Combined				\$18.831
HO-140 (Primary Residence) Factor			x	<u>0.98</u>
Premium Reduction of Replacement Cost				\$18

Homeowners with HO-140 Attached

Basic Premium (Basic Premium - Premium Reduction)		\$889
Deductible Clause 1 (Excluded)	+	-
Deductible Clause 2 (no change)	+	189
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	<u>45</u>
Total Premium		\$1,123

Example based on premiums effective February 1, 1999

**EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HOMEOWNERS POLICY
WITH OPTIONAL LARGE DEDUCTIBLE OF 2.0%**

Assumptions: HO-B Brick Veneer Territory 9 Protection Class 6 Previous Key Rate 0.13 Flex +5%

Coverage A (Dwelling)		\$100,000
Coverage B (Personal Property)		60,000
Deductible Clause 1		2.0%
Deductible Clause 2		2.0%
HO-101 (Replacement Cost)		Attached
Base Premium		\$223.000
Protection/Construction Factor	x	1.100
		<u>\$245.300</u>
Amount of Insurance Factor (w/ increased Coverage B)	x	4.886
		<u>\$1,198.536</u>
Rate Capping Factor	x	1.000
Basic Benchmark Premium		<u>\$1,198.536</u>
Flex Factor	x	1.05
Basic Premium		\$1,258
Deductible Clause 1 (Excluded)	+	-
Deductible Clause 2 (11% Credit)	+	(138)
HO-101 (5% of Basic Premium)	+	63
Total Premium		<u>\$1,183</u>

Basic Premium Reduction

	<u>Dwelling</u>	<u>Personal Property</u>
Dwelling Extended Coverage Premium Chart	\$165	\$35
Dwelling Extended Coverage Territory Multiplier	x 1.798	x 1.772
Subtotal	\$296.670	\$62.020
Flex (HO-B Flex)	x 1.05	x 1.05
Gross Premium	<u>\$311.504</u>	<u>\$65.121</u>
Dwelling and Contents Combined		\$376.625
HO-140 (Primary Residence) Factor		x 0.98
Premium Reduction of Homeowners Basic Premium		<u>\$369</u>

Replacement Cost Reduction

Gross Premium		\$311.504		\$65.121
Replacement Cost Surcharge	x	0.05	x	0.05
Subtotal		<u>15.575</u>		<u>3.256</u>
Dwelling and Contents Combined				\$18.831
HO-140 (Primary Residence) Factor			x	0.98
Premium Reduction of Replacement Cost				<u>\$18</u>

Homeowners with HO-140 Attached

Basic Premium (Basic Premium - Premium Reduction)		\$889
Deductible Clause 1 (excluded)	+	-
Deductible Clause 2 (no change)	+	(138)
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	45
Total Premium		<u>\$796</u>

Example based on premiums effective February 1, 1999

EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN A DWELLING

Assumptions: HO-BT Dwelling Brick Veneer Territory 9 Flex -5% Previous Key Rate 0.13
Protection Class 6

Coverage B (Personal Property)		\$20,000
Deductible Clause 3		\$100
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$38.000
Protection/Construction Factor	x	<u>1.100</u>
		\$41.800
Amount of Insurance Factor	x	<u>1.530</u>
		\$63.954
Rate Capping Factor	x	<u>1.000</u>
Basic Benchmark Premium		\$63.954
Flex	x	<u>0.95</u>
		\$60.756
Basic Premium (Rounded)		\$61
Deductible Clause 3 (18% of Basic Premium)	+	11
HO-101 (15% of Basic Premium)	+	<u>9</u>
Total Premium		\$81

Basic Premium Reduction

Extended Coverage Premium Chart 1B		\$12
Contents Extended Coverage Territory Multiplier	x	<u>1.772</u>
		\$21.264
Subtotal		\$21.264
Flex (HO-BT Flex)	x	<u>0.95</u>
		\$20.201
Gross Premium		\$20.201
HO-140B (Primary Residence) Factor	x	<u>0.96</u>
Premium Reduction of Homeowners Basic Premium		\$19

Deductible Clause 3 Reduction

Gross Premium		\$20.201
Deductible Adjustment (Dwelling Section)	x	<u>0.08</u>
		\$1.616
Subtotal		\$1.616
HO-140B (Primary Residence) Factor	x	<u>0.96</u>
		\$2
Premium Reduction of Deductible Clause 3		\$2

Replacement Cost Reduction

Gross Premium		\$20.201
Replacement Cost Surcharge (End No. HO-101)	x	<u>0.15</u>
		\$3.030
Subtotal		\$3.030
HO-140B (Primary Residence) Factor	x	<u>0.96</u>
		\$3
Premium Reduction of Replacement Cost		\$3

Homeowners-Tenant with HO-140B Attached

Basic Premium (Basic Premium - Premium Reduction)		\$42
Deductible Clause 3 (Deductible Clause 3 - Premium Reduction)	+	9
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	<u>6</u>
Total Premium		\$57

Example based on premiums effective February 1, 1999

EXAMPLE OF HO-140B PREMIUM REDUCTION FOR HO-BT IN AN APARTMENT

Assumptions: HO-BT Apartment Brick Veneer Territory 9 Flex +20% Previous Key Rate 0.13
Protection Class 6

Coverage B (Personal Property)		\$25,000
Deductible Clause 3		\$100
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$54.000
Protection/Construction Factor	x	<u>1.100</u>
		\$59.400
Amount of Insurance Factor	x	<u>1.910</u>
		\$113.454
Rate Capping Factor	x	<u>1.000</u>
Basic Benchmark Premium		\$113.454
Flex	x	<u>1.20</u>
Basic Benchmark Premium		\$136.145
Basic Premium		\$136
Deductible Clause 3 (20% of Basic Premium)	+	27
HO-101 (15% of Basic Premium)	+	<u>20</u>
Total Premium		\$183

Basic Premium Reduction

Extended Coverage Rate Chart (See Note Below)		0.578
50% of Building Rate	x	<u>0.50</u>
Subtotal		0.289
Amount of Coverage / 100	x	<u>250</u>
Subtotal		\$72.250
Flex (HO-BT Flex)	x	<u>1.20</u>
Gross Premium		\$86.700
HO-140B (Primary Residence) Factor	x	<u>0.96</u>
Premium Reduction of Homeowners Basic Premium		\$83

Deductible Clause 3 Reduction

Deductible reduction does not apply to apartments, condominiums or other buildings.

Replacement Cost Reduction

Gross Premium		\$86.700
Replacement Cost Surcharge (End No. HO-101)	x	<u>0.15</u>
Subtotal		\$13.005
HO-140B (Primary Residence) Factor	x	<u>0.96</u>
Premium Reduction of Replacement Cost		\$12

Homeowners-Tenant with HO-140B Attached

Basic Premium (Basic Premium - Premium Reduction)		\$53
Deductible Clause 3	+	27
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	<u>8</u>
Total Premium		\$88

Example based on premiums effective February 1, 1999

NOTE:

1. For Apartments and Condominiums:
 - a. If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
 - b. If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
2. For Other Buildings:

Determine the rate table to be used from the TWIA General Index.

EXAMPLE OF HO-140 PREMIUM REDUCTION FOR HO-CON

Assumptions: HO-CON-B Condo Brick Veneer Territory 9 Flex -10% Previous Key Rate
Protection Class 6

Coverage B (Personal Property)		\$50,000
Deductible Clause 3		\$250
HO-101 (Replacement Cost)		Attached
Tenant Base Rate		\$51.000
Protection/Construction Factor	x	<u>1.100</u>
		\$56.100
Amount of Insurance Factor	x	<u>3.850</u>
		\$215.985
Rate Capping Factor	x	<u>1.000</u>
Basic Benchmark Premium		\$215.985
Flex	x	<u>0.90</u>
		\$194.387
Basic Premium (Rounded)		\$194
Deductible Clause 3 (5% of Basic Premium)	+	10
HO-101 (15% of Basic Premium)	+	<u>29</u>
Total Premium		\$233

Basic Premium Reduction

Extended Coverage Rate Chart (See Note Below)		0.578
50% of Building Rate	x	<u>0.50</u>
Subtotal		0.289
Amount of Coverage / 100	x	<u>500</u>
Subtotal		\$144.500
Flex (HO-CON-B Flex)	x	<u>0.90</u>
Gross Premium		\$130.050
HO-140 (Primary Residence) Factor	x	<u>0.96</u>

Premium Reduction of Homeowners Basic Premium **\$125**

Deductible Clause 3 Reduction

Deductible reduction does not apply to apartments, condominiums or other buildings.

Replacement Cost Reduction

Gross Premium		\$130.050
Replacement Cost Surcharge (End No. HO-101)	x	<u>0.15</u>
Subtotal		\$19.508
HO-140 (Primary Residence) Factor	x	<u>0.96</u>

Premium Reduction of Replacement Cost **\$19**

Homeowners-Condo with HO-140 Attached

Basic Premium (Basic Premium - Premium Reduction)		\$69
Deductible Clause 3	+	10
HO-101 (Replacement Cost Surcharge - Premium Reduction)	+	<u>10</u>

Total Premium **\$89**

Example based on premiums effective February 1, 1999

NOTE:

1. For Apartments and Condominiums:
 - a. If EC construction is other than WR or SWR then use 50% of the building rate (see TWIA Manual General Index). The building rate is found in Rate Table A of the TWIA Manual. Use the 80% coinsurance rate.
 - b. If EC construction is WR or SWR then use the contents rate (see TWIA Manual General Index). The contents rate is found in Rate Table C of the TWIA Manual. Use the 80% coinsurance rate.
2. For Other Buildings:

Determine the rate table to be used from the TWIA General Index.

TEXAS PERSONAL LINES MACHINE LETTER

Homeowners

**HOMEOWNERS - TABLE A
Annual Base Premiums - Deductibles No. 1
and No. 2 at 1% of Coverage A
(Minimum Deductible \$100)**

Territory	Form HO-A	Form HO-B	Form HO-C
1	\$102	\$131	\$149
2	122	156	182
3	134	172	201
4	104	134	155
5	80	102	120
6	64	82	94
7	58	74	86
8	103	131	150
9	174	223	253
10	101	129	146
11	89	115	131
12	78	100	117
13	62	80	92
14	78	101	117
15C	90	115	133
15N	166	222	237
16C	114	147	171
16N	114	152	165
17	118	151	175
18	120	161	173
19C	127	163	189
19N	142	190	204
20	149	200	216

TEXAS PERSONAL LINES MACHINE LETTER

**Homeowners
TENANTS - TABLE A**

TEXAS TENANTS FORMS HO-BT AND HO-CT OR CONDOMINIUM FORMS HO-CON-B AND HO-CON-C

Annual Base Premiums - Deductible No. 3 at 1% of Coverage B (Minimum Deductible \$100)

Territory	Dwellings & Townhouses		Apartments **		Other Buildings		Condominiums	
	Form B	Form C	Form B	Form C	Form B	Form C	Form B	Form C
1	\$47	\$71	\$69	\$104	\$78	\$114	\$63	\$96
2	39	59	54	80	59	88	52	79
3	39	59	54	80	59	87	53	79
4	29	44	40	59	43	65	39	58
5	50	75	68	102	75	112	68	101
6	35	51	46	70	51	77	46	69
7	45	67	59	90	67	100	59	89
8	33	49	47	71	52	78	44	66
9	38	58	54	82	60	91	51	77
10	33	49	46	70	51	78	43	65
11	39	59	58	87	64	96	52	80
12	34	52	47	72	52	78	47	71
13	29	44	39	59	43	65	38	58
14	38	56	51	76	56	84	50	75
15C	34	51	47	71	51	78	46	70
15N	33	49	50	75	56	83	48	71
16C	32	48	43	66	48	72	42	65
16N	29	43	45	68	50	75	42	64
17	41	61	56	83	61	92	56	82
18	41	59	62	92	68	102	58	87
19C	36	54	49	73	54	80	48	72
19N	32	48	50	76	55	82	47	71
20	29	42	43	66	48	72	40	61

** Also applies to HO-BT and HO-CT Policies written on Tenant Occupied Condominiums rated under the Condominium Schedule.

Homeowners

**PREMIUM CHART NO. 5
Residential Glass**

Unscheduled Residence Glass Coverage may be provided by attaching HO-105 at a one year premium of \$5.37, each premises to be charged separately.

Scheduled Glass - Show the type, size, ornamentation and location in building and value for each item of glass. The premium per \$100 of insurance is \$5.37.

**PREMIUM CHART NO. 6
Jewelry, Watches and Furs - Increased Limits**

When it is desired to increase the limit for jewelry, watches and furs, attach HO-110 and charge the one year rate per \$100 of insurance, regardless of deductibles, shown below:

Form	
HO-A	\$1.07
HO-B & HO-BT	1.07
HO-C & HO-CT	2.14
HO-CON-B	1.07
HO-CON-C	2.14

**PREMIUM CHART NO. 7
Additional Limit on Business Personal Property**

Business Personal Property may be increased from \$2,500 at a one year rate of \$0.40 per \$100 of insurance by attaching Endorsement HO-111.

**PREMIUM CHART NO. 8
Money/Bank Cards, and Bullion/Valuable Papers - Increased Limits**

Additional limits for these items may be obtained at a one year premium per \$100 of:

Form	Money/Bankcards (Endorsement HO-112)	Bullion/Valuable Papers (Endorsement HO-113)
HO-A	\$1.07	\$1.07
HO-B & HO-BT	2.14	1.07
HO-C & HO-CT	2.14	2.14
HO-CON-B	2.14	1.07
HO-CON-C	2.14	2.14

**PREMIUM CHART NO. 9
Radio and Television Antenna**

Specific coverage for television and radio antennas, including satellite dishes and lead-in wiring, may be provided by attaching endorsement HO-120 at a one year premium of \$3.57 per \$100 of insurance.

TEXAS PERSONAL LINES MACHINE LETTER

Homeowners

PREMIUM CHART NO. 10

Greenhouses

Windstorm, hurricane and hail coverage for greenhouses may be provided by attaching Endorsement HO-121 at a one year premium per \$100 of:

	Territory 2,3,4 16C,17,19C	Territory 5,6,7, 12,13,14,15C	Territory 15N, 16N, 18, 19N, 20	Territory 1,8,9, 10,11
Plain Glas:	\$9.46	\$7.29	\$9.61	\$7.04
All Other	0.21	0.16	0.73	0.45

PREMIUM CHART NO. 11

Cloth Awnings

Windstorm, hurricane and hail coverage for cloth awnings may be provided by attaching Endorsement HO-122 at a one year premium per \$100 of:

	Territory 2,3,4 16C,17,19C	Territory 5,6,7, 12,13,14,15C	Territory 15N, 16N, 18, 19N, 20	Territory 1,8,9, 10,11
	\$3.99	\$3.08	\$9.69	\$9.41

PREMIUM CHART NO. 12

Physicians, Surgeons and Dentists Outside Coverage

Attach Endorsement HO-125 and charge the following one year premium per \$100:

Loss Deductible Clause No. 2 or 3	Premium per \$100	
	Form HO-B, HO-BT, HO-CON-B	Form HO-C, HO-CT, HO-CON-C
\$100 or \$250 Ded.	\$1.07	\$1.07
1/2 of 1% Ded.	1.07	1.07
1% Ded.	1.07	1.07
\$500 Flat	1.07	1.07
\$1,000 Flat	1.07	1.07
Greater than 1%	1.07	1.07

Homeowners

**PREMIUM CHART NO. 13
(Form HO-A only)**

Additional Extended Coverage Endorsement

Coverage A	Coverage B	Premium	Coverage A	Coverage B	Premium
\$5,000	\$2,000	\$3	\$33,000	\$13,200	\$21
6,000	2,400	4	34,000	13,600	22
7,000	2,800	5	35,000	14,000	23
8,000	3,200	5	36,000	14,400	23
9,000	3,600	6	37,000	14,800	24
10,000	4,000	6	38,000	15,200	24
11,000	4,400	7	39,000	15,600	25
12,000	4,800	8	40,000	16,000	26
13,000	5,200	8	41,000	16,400	26
14,000	5,600	9	42,000	16,800	27
15,000	6,000	10	43,000	17,200	28
16,000	6,400	10	44,000	17,600	28
17,000	6,800	11	45,000	18,000	29
18,000	7,200	12	46,000	18,400	30
19,000	7,600	12	47,000	18,800	30
20,000	8,000	13	48,000	19,200	31
21,000	8,400	14	49,000	19,600	32
22,000	8,800	14	50,000	20,000	32
23,000	9,200	15	55,000	22,000	35
24,000	9,600	15	60,000	24,000	39
25,000	10,000	16	65,000	26,000	42
26,000	10,400	17	70,000	28,000	45
27,000	10,800	17	75,000	30,000	48
28,000	11,200	18	80,000	32,000	52
29,000	11,600	19	85,000	34,000	55
30,000	12,000	19	90,000	36,000	58
31,000	12,400	20	95,000	38,000	61
32,000	12,800	21	100,000	40,000	64
			Each Add'l - Add		
			\$5,000 Coverage A		\$2.30
			\$1,000 Coverage B		0.46
			Each Decrease - Subtract		
			\$1,000 Coverage B		\$0.46

* If Coverage A is increased, apply the \$2.30 rate per each \$5,000 increase of Coverage A as well as the \$0.46 rate per each \$1,000 for the consequent increase of Coverage B, where Coverage B is at 40% of Coverage A.

TEXAS PERSONAL LINES MACHINE LETTER

Homeowners

**PREMIUM CHART NO. 14
Other Structures on the Premises - Additional Amount**

Other structures on the premises are covered by the basic policy in an amount equal to 10% of the limit of liability for Coverage A (Dwelling). The 10% extension applicable to such outbuildings may be increased at the one year premium per \$1,000 shown in the table below, regardless of deductible.

Type	Territory 2,3,4, 16C,17,19C	Territory 5,6,7, 12,13,14,15C	Territory 15N, 16N, 18, 19N, 20	Territory 1,8,9, 10,11
Construction (Residence Premises)				
Brick	\$4.99	\$3.81	\$7.54	\$3.69
Brick Veneer	4.99	3.81	7.54	4.61
Asbestos & Stucco	6.25	4.78	10.06	4.61
Frame	6.25	4.78	11.32	4.61

**PREMIUM CHART NO. 20
Personal Injury Coverage**

When it is desired to attach personal injury coverage to a Homeowners Policy, attach Endorsement HO-201 and charge the following one year additional premium:

Liability	Premium
\$25,000	\$7.51
50,000	8.59
100,000	8.59
200,000	9.66
250,000	10.73
300,000	10.73
500,000	11.81
1,000,000	13.96

To eliminate exclusion Number 3 on Form HO-201, increase the above premiums by 50%.

Homeowners

**PREMIUM CHART NO. 21
Office, Private School or Studio**

1. Residence Premises - When such occupancy is maintained in the residence premises and Endorsement HO-205 is attached, charge an additional premium shown below for Coverage C (Personal Liability).

2. Additional Residence - When such occupancy is located in an additional residence occupied by the Insured, Coverage C (Personal Liability) may be provided by attachment of HO-205 at the additional premium determined from Column "Each Additional Dwelling Occupied by Insured" in Premium Chart 28 and additional premium shown below:

Limit of Liability	"Each Additional Dwelling Occupied by Insured"
\$25,000	\$5.37
50,000	5.37
100,000	6.44
200,000	6.44
250,000	7.51
300,000	7.51
500,000	12.88
1,000,000	13.96

If Medical Payments to others are to be included, add the following:

Medical Payments to Others	One Family	Two Family
\$500	\$2.14	\$3.22
1,000	4.30	5.37
2,000	6.44	8.59
3,000	8.59	10.73
4,000	9.66	12.88
5,000	10.73	15.03

Homeowners

**PREMIUM CHART NO. 22
Farmer's Personal Liability**

If the insured resides on non-farm premises and operates a farm, with or without a residence, at a separate location, use "initial farm premises" for the farm, including personal activities of the Insured, and other residence premises shall be classified and rated as "Additional Residence Occupied by the Insured".

1.		Initial Farm Premises					
Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	
\$25,000	\$6.44	\$7.51	\$10.73	\$10.73	\$12.88	\$13.96	
50,000	7.51	9.66	10.73	12.88	13.96	16.10	
100,000	9.66	10.73	12.88	15.03	16.10	18.25	
200,000	11.81	12.88	16.10	17.17	19.33	20.40	
250,000	12.88	15.03	17.17	18.25	20.40	21.47	
300,000	13.96	16.10	18.25	19.33	21.47	22.54	
500,000	35.43	36.50	39.72	40.80	42.94	44.01	
1,000,000	56.90	59.04	61.18	62.27	64.41	65.48	

2.		Each Additional Residence Occupied by the Insured					
Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	
\$25,000	\$3.22	\$4.30	\$5.37	\$6.44	\$6.44	\$7.51	
50,000	4.30	5.37	5.37	6.44	7.51	7.51	
100,000	4.30	5.37	6.44	6.44	7.51	8.59	
200,000	5.37	5.37	6.44	7.51	7.51	8.59	
250,000	5.37	6.44	6.44	7.51	8.59	8.59	
300,000	5.37	6.44	7.51	7.51	8.59	8.59	
500,000	5.37	6.44	7.51	8.59	8.59	9.66	
1,000,000	6.44	7.51	8.59	8.59	9.66	10.73	

3.		Each Additional Farm (with buildings) Occupied or Rented by the Insured to Others					
Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	
\$25,000	\$5.37	\$6.44	\$7.51	\$7.51	\$8.59	\$9.66	
50,000	6.44	7.51	7.51	8.59	9.66	9.66	
100,000	6.44	7.51	8.59	9.66	9.66	10.73	
200,000	7.51	8.59	9.66	9.66	10.73	10.73	
250,000	8.59	8.59	9.66	10.73	10.73	10.73	
300,000	8.59	9.66	10.73	10.73	10.73	10.73	
500,000	9.66	10.73	10.73	10.73	10.73	11.81	
1,000,000	9.66	10.73	10.73	11.81	11.81	12.88	

Homeowners

**PREMIUM CHART NO. 22 (cont.)
Farmer's Personal Liability**

**4. Total Acreage Charge based on Total Acreage at
all Locations under Column (1), Column (3)
Farm Land (without buildings) Rented to Others*
(First 160 acres - no charge.)**

161 to 240	241 to 320	321 to 400	401 to 500	501 to 1,000	1,001 to 2,000	**2,001 to 10,000
\$1.07	\$2.14	\$3.22	\$4.30	\$7.51	\$9.66	\$0.18
1.07	2.14	3.22	4.30	8.59	10.73	0.21
1.07	2.14	3.22	4.30	9.66	10.73	0.23
1.07	3.22	4.30	5.37	10.73	12.88	0.25
1.07	3.22	4.30	5.37	10.73	12.88	0.28
1.07	3.22	4.30	6.44	10.73	13.96	0.29
2.14	3.22	5.37	6.44	12.88	16.10	0.42
2.14	3.22	5.37	7.51	13.96	17.17	0.46

**Add to the premium developed for acreage from 1,001 to 2,000 acres an additional charge determined by applying the charges shown in this column for each 100 acres in excess of 2,000 acres.

For total acreage in excess of 10,000 refer to company.

* Farm Land Rented to Others - use HO-210 and show total acreage, including that occupied by the insured.

Premium Chart No. 28 is used to determine additional premium for dwelling rented to others.

Homeowners

**PREMIUM CHART NO. 22A
Custom Farming (per \$100) (Receipts)**

Medical	25M	50M	100M	200M	300M	500M	1,000M
\$500	\$0.67	\$0.78	\$0.87	\$1.02	\$1.16	\$1.21	\$1.57
1,000	0.72	0.84	0.92	1.07	1.20	1.27	1.59
2,000	0.77	0.90	0.98	1.14	1.27	1.33	1.61
3,000	0.82	0.94	1.02	1.17	1.31	1.37	1.64
4,000	0.86	0.98	1.06	1.20	1.35	1.41	1.65
5,000	0.90	1.02	1.11	1.24	1.39	1.45	1.69

Minimum Premiums

Medical	25M	50M	100M	200M	300M	500M	1,000M
\$500	\$6	\$7	\$8	\$9	\$10	\$12	\$14
1,000	7	8	9	10	11	12	14
2,000	8	9	10	11	12	12	14
3,000	9	10	11	12	12	12	14
4,000	10	11	12	13	13	13	14
5,000	11	12	13	14	14	14	14

**PREMIUM CHART NO. 23
One Year Rates Farm Employers Liability Rates for \$100 Payroll**

Limit of Liability	\$500 Med.	\$1,000 Med.	\$2,000 Med.	\$3,000 Med.	\$4,000 Med.	\$5,000 Med.
\$25,000	\$1.47	\$1.57	\$1.61	\$1.64	\$1.66	\$1.69
50,000	1.72	1.81	1.84	1.89	1.91	1.95
100,000	1.90	1.99	2.03	2.06	2.10	2.12
200,000	2.21	2.29	2.33	2.37	2.40	2.43
250,000	2.35	2.44	2.48	2.52	2.55	2.58
300,000	2.49	2.59	2.63	2.66	2.69	2.72
500,000	2.78	2.88	2.90	2.94	2.97	3.01
1,000,000	3.27	3.36	3.39	3.43	3.46	3.49

**PREMIUM CHART NO. 24
Minimum Premiums Farm Employers Liability**

Limit of Liability	\$500 Med.	\$1,000 Med.	\$2,000 Med.	\$3,000 Med.	\$4,000 Med.	\$5,000 Med.
\$25,000	\$29	\$31	\$36	\$40	\$42	\$45
50,000	34	36	40	45	47	49
100,000	37	39	44	48	51	53
200,000	43	45	50	54	56	59
250,000	46	48	53	57	59	62
300,000	48	51	55	60	62	64
500,000	54	56	61	65	68	70
1,000,000	63	66	71	75	77	79

Homeowners

**PREMIUM CHART NO. 25
Animal Collision Coverage**

1 But Not More Than 100	\$9.66
101 But Not More Than 250	18.25
251 But Not More Than 500	27.91
501 But Not More Than 1,000	36.50
1,001 or More, Refer to Company	

**PREMIUM CHART NO. 26
Watercraft**

Watercraft Liability One-Year Additional Premiums, with \$500 Medical Payments to Others.
Watercraft not covered within the terms of Section II may be covered by attaching HO-215 at the additional premiums shown below:

Outboard Motor Boats Exceeding 25 Horsepower

When two or more outboard motors are regularly used together with one watercraft, total horsepower of all such motors shall be accumulated for rating purposes.

Limit of Liability *	Horsepower		Limit of Liability	Increased Medical Payments to Others **	
	26 But Less Than 50	50 and Over		26 But Less Than 50	50 and Over
\$25,000	\$5.37	\$9.66	\$1,000	\$3.22	\$4.30
50,000	6.44	10.73	2,000	5.37	7.51
100,000	7.51	10.73	3,000	6.44	9.66
200,000	8.59	12.88	4,000	7.51	10.73
250,000	8.59	12.88	5,000	8.59	12.88
300,000	9.66	13.96			
500,000	9.66	16.10			
1,000,000	10.73	17.17			

* For higher limits, submit for rating.

** Limits of Liability on Personal Liability coverage and Medical Payments to Others must be the same as limits in the basic policy. For boats not described in the Premium Chart above, except houseboats, coverage is not available under the Homeowners Policies. Houseboats, submit for rating.

Homeowners

**PREMIUM CHART NO. 26 (cont.)
Watercraft**

Inboard, Inboard-Outboard Motor Boats Exceeding 50 Horsepower, and Sailboats

Sailboats equipped with auxiliary power are classed as Motor Boats.

Speed	Under 16 MPH			16 to 30 MPH, Incl.			Over 30 MPH		Sailboats
	Under 26 ft.	26 to 40 ft.	Over 40 ft.	Under 26 ft.	26 to 40 ft.	Over 40 ft.	Under 26 ft.	26 to 40 ft.	No. Aux. 26 to 40 ft.
Overall Length									
Limit of Liability *									
\$25,000	\$10.73	\$28.98	\$55.82	\$23.61	\$46.16	\$84.81	\$55.82	\$84.81	\$23.61
50,000	11.81	32.20	63.34	25.77	51.53	96.61	63.34	96.61	25.77
100,000	13.96	35.43	70.85	28.98	56.90	106.28	70.85	106.28	28.98
200,000	15.03	40.80	79.44	32.20	64.41	120.23	79.44	120.23	32.20
250,000	16.10	44.01	84.81	34.35	68.70	127.75	84.81	127.75	34.35
300,000	17.17	46.16	90.17	36.50	73.00	135.26	90.17	135.26	36.50
500,000	19.33	51.53	98.76	39.72	79.44	149.22	98.76	149.22	39.72
1,000,000	21.47	54.75	108.42	44.01	86.95	163.17	108.42	163.17	44.01

Increased Medical Payments to Others **

\$1,000	\$2.14	\$6.44	\$10.73	\$5.37	\$9.66	\$17.17	\$10.73	\$17.17	\$5.37
2,000	4.30	9.66	18.25	7.51	13.96	27.91	18.25	27.91	7.51
3,000	4.30	10.73	22.54	9.66	18.25	34.35	22.54	34.35	9.66
4,000	5.37	12.88	27.91	10.73	22.54	40.80	27.91	40.80	10.73
5,000	6.44	16.10	32.20	12.88	25.77	48.31	32.20	48.31	12.88

* For higher limits, submit for rating.

** Limits of Liability on Personal Liability coverage and Medical Payments to Others must be the same as limits in the basic policy. For boats not described in the Premium Chart above, except houseboats, coverage is not available under the Homeowners Policies, Houseboats, submit for rating.

Homeowners

PREMIUM CHART NO. 27

Business Pursuits

The coverages on Personal Liability and Medical Payments to Others may be extended by endorsement to cover business pursuits of eligible Insureds listed below. This coverage does not apply to businesses of which the Insured is sole owner or in which he is a partner, nor to bodily injury or to sickness, disease or death of any fellow employee of the Insured. The business classifications with the premium group applicable thereto are set forth below:

Premium Groups

- A Clerical Office Employees** - defined as those employees whose duties are confined to keeping the books or records, conducting correspondence, or who are engaged wholly in office work where such books or records are kept or where such correspondence is conducted, having no other duty of any nature in or about the employer's premises. This classification applies only to persons who are employed exclusively in separate buildings or on separate floors or buildings or in departments on such floors which are separated from all other work places of the employer by structural partitions and within which no work is performed other than clerical office duties as defined above.
- A Salesmen, Collectors or Messengers** - no installation, demonstration or servicing operations.
- B Salesmen, Collectors or Messengers** - including installation, demonstration or servicing operations.
- C Teachers** - athletic, laboratory, manual training, physical training and swimming instructors, excluding liability for corporal punishment of pupils.
- D Teachers** - not otherwise classified, excluding liability for corporal punishment of pupils.
- E Teachers** - liability for corporal punishment of pupils. (Premium for this coverage must be added to premium for above classification C or D).

Occupations not otherwise classified - submit for rating.

**Business Pursuits
 Additional One-Year Premiums**

Liability Limit in Policy	(Premium Groups)				
	A	B	C	D	E
\$25,000	\$1.07	\$2.14	\$3.22	\$1.07	\$2.14
50,000	1.07	2.14	4.30	2.14	3.22
100,000	1.07	2.14	4.30	2.14	3.22
200,000	1.07	3.22	4.30	2.14	3.22
250,000	1.07	3.22	5.37	2.14	3.22
300,000	1.07	3.22	5.37	2.14	4.30
500,000	2.14	3.22	6.44	2.14	4.30
1,000,000	2.14	3.22	6.44	3.22	4.30

Medical Payments to Others

\$500	\$1.07	\$2.14	\$3.22	\$1.07
1,000	1.07	2.14	4.30	2.14
2,000	2.14	3.22	6.44	2.14
3,000	2.14	4.30	7.51	3.22
4,000	2.14	4.30	8.59	3.22
5,000	2.14	5.37	9.66	4.30

NOTE: Medical Payments to Others (if included) and Personal Liability Limits in connection with business pursuit must be the same limits as the basic policy.

Homeowners

PREMIUM CHART NO. 28

Additional Premiums for Increased Limits of Liability & Medical Payments to Others

Main Dwellings & Additional Dwellings One-Year Additional Premiums

Forms HO-A, HO-B and HO-C and Tenants Forms HO-BT and HO-CT and Forms HO-CON-B and HO-CON-C

Liability Limit	Medical Payments to Others						Each Additional Dwelling Occupied by Insured					
	Main Dwelling											
	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$0.00	\$2.14	\$4.30	\$6.44	\$7.51	\$9.66	\$3.22	\$4.30	\$5.37	\$6.44	\$6.44	\$7.51
50,000	1.07	3.22	5.37	7.51	8.59	10.73	4.30	5.37	5.37	6.44	7.51	7.51
100,000	2.14	4.30	6.44	7.51	9.66	10.73	4.30	5.37	6.44	6.44	7.51	8.59
200,000	4.30	6.44	8.59	9.66	10.73	11.81	5.37	5.37	6.44	7.51	7.51	8.59
250,000	5.37	7.51	9.66	10.73	11.81	12.88	5.37	6.44	6.44	7.51	8.59	8.59
300,000	5.37	7.51	9.66	10.73	11.81	13.96	5.37	6.44	7.51	7.51	8.59	8.59
500,000	16.10	19.33	21.47	22.54	23.61	25.77	5.37	6.44	7.51	8.59	8.59	9.66
1,000,000	44.01	46.16	48.31	50.45	51.53	53.67	6.44	7.51	8.59	8.59	9.66	10.73

Each Residential Premises Rented to Others **

If Medical Payment is to be included, add the following charges:

Liability Limit	One Family	Two Family	Medical Limit	One Family	Two Family
\$25,000	\$3.22	\$6.44	\$500	\$2.14	\$2.14
50,000	4.30	7.51	1,000	3.22	3.22
100,000	4.30	7.51	2,000	4.30	4.30
200,000	4.30	8.59	3,000	5.37	5.37
250,000	5.37	9.66	4,000	5.37	5.37
300,000	5.37	9.66	5,000	6.44	6.44
500,000	6.44	10.73			
1,000,000	6.44	10.73			

** Medical Payments to others coverage for dwellings rented to others is not contemplated in the premiums shown above.

Homeowners

**PREMIUM CHART NO. 35
Additional Insured**

When Section II coverage is to be provided for an occupant of the residence premises, attach HO-301 and charge the following additional premium.

Limit of Liability	\$500	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
\$25,000	\$3.22	\$4.30	\$4.30	\$5.37	\$5.37	\$6.44
50,000	4.30	4.30	5.37	5.37	6.44	6.44
100,000	4.30	5.37	5.37	6.44	6.44	7.51
200,000	4.30	5.37	6.44	6.44	7.51	7.51
250,000	5.37	5.37	6.44	6.44	7.51	7.51
300,000	5.37	5.37	6.44	7.51	7.51	7.51
500,000	5.37	6.44	7.51	7.51	7.51	8.59
1,000,000	6.44	6.44	7.51	7.51	8.59	8.59

Homeowners

**PREMIUM CHART NO. 36
Personal Computer Coverage**

The additional premium for this endorsement shall be \$6.13 per \$1,000 of insurance.

**PREMIUM CHART NO. 37
Unit Owners Outbuildings and Other Structures Coverage**

Endorsement HO-180 - When the policy is extended to cover outbuildings and/or other structures owned solely by the insured and located on the premises of the condominium complex, the additional premium shall be \$10.73 per \$1,000 of insurance applying separately to each outbuilding and/or other structure.

**PREMIUM CHART NO. 38
Condominium Loss Assessment Coverage**

<u>Limits of Liability</u>	<u>Premium Charge</u>
First \$1,000	\$5.37
Next \$4,000	3.22
Next \$5,000	2.14
Each add'l \$5,000 (Up to \$50,000)	1.07

**PREMIUM CHART NO. 39
Tenants Single Entrance to Building Surcharge**

For use with Texas Tenant Forms HO-BT and HO-CT, or Condominium Forms HO-CON-B and HO-CON-C. Add the following surcharge if single entrance to building is used by more than four families:

<u>Coverage B Amount of Insurance</u>	<u>Premium Charge</u>
Less than \$10,000	\$9.49
Greater than or equal to \$10,000	16.13

TEXAS PERSONAL LINES MACHINE LETTER

Dwelling

DWELLING - TABLE A

1-Year Base Fire Rates for Buildings or Contents per \$1,000 of Coverage

Protection Class	Type of Construction			
	Brick	Brick Veneer	Asbestos Clad & Stucco	Frame
1	0.33	0.39	0.86	1.28
2	0.33	0.39	0.86	1.28
3	0.45	0.53	1.18	1.74
4	0.52	0.62	1.37	2.02
5	0.54	0.65	1.42	2.11
6	0.65	0.78	1.74	2.56
7	0.75	0.89	1.99	2.93
8	0.87	1.03	2.29	3.40
9	0.97	1.11	2.50	3.89
10	1.10	1.25	2.81	4.38

* Small Mercantile Occupancy Charge: \$0.99 per \$1,000 of coverage.

** Cities and towns Fire Record Credit or Charge will be applied to the final dwelling fire base premium.

TEXAS PERSONAL LINES MACHINE LETTER

DWELLING EXTENDED COVERAGE TERRITORY MULTIPLIERS

<u>Territory</u>	<u>Dwelling Type</u>	<u>Buildings</u>	<u>Contents</u>	<u>Territory</u>	<u>Dwelling Type</u>	<u>Buildings</u>	<u>Contents</u>
1	Frame & Asbestos/Stu	1.187	1.215	13	Frame & Asbestos/Stuc	0.863	0.863
	Brick Veneer	1.218	1.171		Brick Veneer	0.863	0.863
	Brick	1.012	0.990		Brick	0.863	0.863
2	Frame & Asbestos/Stu	1.488	1.488	14	Frame & Asbestos/Stuc	0.906	0.906
	Brick Veneer	1.488	1.488		Brick Veneer	0.906	0.906
	Brick	1.488	1.488		Brick	0.906	0.906
3	Frame & Asbestos/Stu	1.933	1.933	15C	Frame & Asbestos/Stuc	1.131	1.131
	Brick Veneer	1.933	1.933		Brick Veneer	1.131	1.131
	Brick	1.933	1.933		Brick	1.131	1.131
4	Frame & Asbestos/Stu	1.232	1.232	15N	Frame & Asbestos/Stuc	3.283	3.297
	Brick Veneer	1.232	1.232		Brick Veneer	3.326	3.230
	Brick	1.232	1.232		Brick	3.326	3.230
5	Frame & Asbestos/Stu	0.886	0.886	16C	Frame & Asbestos/Stuc	1.859	1.859
	Brick Veneer	0.886	0.886		Brick Veneer	1.859	1.859
	Brick	0.886	0.886		Brick	1.859	1.859
6	Frame & Asbestos/Stu	0.731	0.731	16N	Frame & Asbestos/Stuc	2.061	2.069
	Brick Veneer	0.731	0.731		Brick Veneer	2.088	2.028
	Brick	0.731	0.731		Brick	2.088	2.028
7	Frame & Asbestos/Stu	0.705	0.705	17	Frame & Asbestos/Stuc	1.442	1.442
	Brick Veneer	0.705	0.705		Brick Veneer	1.442	1.442
	Brick	0.705	0.705		Brick	1.442	1.442
8	Frame & Asbestos/Stu	1.723	1.764	18	Frame & Asbestos/Stuc	2.243	2.252
	Brick Veneer	1.798	1.772		Brick Veneer	2.273	2.206
	Brick	1.494	1.458		Brick	2.273	2.206
9	Frame & Asbestos/Stu	1.723	1.764	19C	Frame & Asbestos/Stuc	1.979	1.979
	Brick Veneer	1.798	1.772		Brick Veneer	1.979	1.979
	Brick	1.494	1.458		Brick	1.979	1.979
10	Frame & Asbestos/Stu	1.723	1.764	19N	Frame & Asbestos/Stuc	2.682	2.693
	Brick Veneer	1.798	1.772		Brick Veneer	2.717	2.638
	Brick	1.494	1.458		Brick	2.717	2.638
11	Frame & Asbestos/Stu	1.122	1.149	20	Frame & Asbestos/Stuc	2.686	2.697
	Brick Veneer	1.152	1.106		Brick Veneer	2.721	2.641
	Brick	0.957	0.935		Brick	2.721	2.641
12	Frame & Asbestos/Stu	1.138	1.138				
	Brick Veneer	1.138	1.138				
	Brick	1.138	1.138				

Dwelling

ADDITIONAL EXTENDED COVERAGE PREMIUM CHART

Amount of Insurance	Additional Extended Coverage* Base Premiums	Territory	AEC Territory Multipliers
\$1,000	\$1	Territory 5,6,7, 12,13,14,15C	0.821
1,500	1		
2,000	2		
2,500	2		
3,000	2	Territory 2,3,4, 16C,17,19C	1.399
3,500	3		
4,000	3		
5,000	4		
6,000	5	Territory 15N,16N, 18,19N,20	0.946
7,000	5		
7,500	6		
8,000	6		
9,000	7	Territory 1,8,9, 10, 11	1.277
10,000	8		
11,000	8		
12,000	9		
13,000	10		
14,000	11		
15,000	11		
16,000	12		
17,000	13		
18,000	14		
19,000	14		
20,000	15		
21,000	16		
22,000	17		
23,000	17		
24,000	18		
25,000	19		
30,000	23		
35,000	27		
40,000	30		
45,000	34		
50,000	38		
55,000	42		
60,000	46		
65,000	49		
70,000	53		
75,000	57		
80,000	61		
85,000	65		
90,000	68		
95,000	72		
100,000	76		
Each Additional \$1,000 Add:	\$0.76		

* Additional Extended Coverage meaning: Collapse of Building, Accidental Discharge of Water or Steam, Freezing, Breakage of Glass, Falling Objects, Vandalism and Malicious Mischief

Dwelling

VANDALISM/MALICIOUS MISCHIEF PREMIUM CHART

All Territories - One Year Basis

Amount of Insurance	Vandalism/Malicious Mischief
\$1,000	\$1
1,500	1
2,000	1
2,500	1
3,000	1
3,500	1
4,000	1
5,000	1
6,000	1
7,000	1
7,500	1
8,000	1
9,000	1
10,000	1
11,000	1
12,000	1
13,000	1
14,000	2
15,000	2
16,000	2
17,000	2
18,000	2
19,000	2
20,000	2
21,000	2
22,000	2
23,000	3
24,000	3
25,000	3
30,000	3
35,000	4
40,000	4
45,000	5
50,000	6
55,000	6
60,000	7
65,000	7
70,000	8
75,000	8
80,000	9
85,000	9
90,000	10
95,000	10
100,000	11
Each Additional \$1,000 Add:	0.11

TEXAS PERSONAL LINES MACHINE LETTER

Dwelling

ALL RISK PREMIUM CHART

Amount of Insurance	All Risk Base Premiums	Territory	All Risk Territory Multiplier
\$1,000	\$1	1	1.981
1,500	1	2	1.435
2,000	2	3	1.354
2,500	2	4	1.257
3,000	3	5	1.370
3,500	3	6	1.011
4,000	3	7	1.110
5,000	4	8	2.129
6,000	5	9	2.164
7,000	6	10	2.164
7,500	6	11	2.080
8,000	7	12	1.106
9,000	8	13	0.869
10,000	9	14	1.088
11,000	9	15C	1.248
12,000	10	15N	1.577
13,000	11	16C	1.381
14,000	12	16N	1.337
15,000	13	17	1.341
16,000	14	18	1.335
17,000	14	19C	1.388
18,000	15	19N	1.449
19,000	16	20	1.673
20,000	17		
21,000	18		
22,000	19		
23,000	20		
24,000	20		
25,000	21		
30,000	26		
35,000	30		
40,000	34		
45,000	38		
50,000	43		
55,000	47		
60,000	51		
65,000	55		
70,000	60		
75,000	64		
80,000	68		
85,000	72		
90,000	77		
95,000	81		
100,000	85		
For Each Additional \$1,000 Add:	\$0.85		

Dwelling

**PREMIUM CHART NO. 4
Greenhouses Extended Coverage Rates**

	Rates per \$100 Insurance			
	Territory 5,6,7, 12,13,14,15C	Territory 2,3,4, 16C,17,19C	Territory 15N, 16N,18,19N,20	Territory 1,8,9,10,11
Plain Glass	\$6.70	\$7.98	\$7.25	\$6.54
All Other	0.15	0.18	0.56	0.41

**PREMIUM CHART NO. 5
Cloth Awnings Extended Coverage Rate**

Rate	Rates per \$100 Insurance			
	Territory 5,6,7, 12,13,14,15C	Territory 2,3,4, 16C,17,19C	Territory 15N, 16N,18,19N,20	Territory 1,8,9,10,11
	\$2.82	\$3.36	\$7.31	\$8.75

**PREMIUM CHART NO. 6
Radio & Television Antenna Extended Coverage Rate**

\$3.12 per \$100

**PREMIUM CHART NO. 9
Residential Glass**

Residence glass coverage may be provided by attaching endorsement TDP-009.

Premium Charges

Unscheduled Glass - A one year premium of \$12.00

Scheduled Glass - Show the type, size, ornamentation, location in building and value for each item of glass.

The premium per \$100 of insurance is \$5.00.

Dwelling

**PREMIUM CHART NO. 11
Vacancy Clause (TDP-011)**

For vacancy periods in excess of 60 days, charge:

Peril of Fire and Lightning	0.021 per month per \$100 insurance
Peril of Fire and Lightning*	0.021 per month per \$100 insurance
Peril of Vandalism & Malicious Mischief	0.111 per month per \$100 insurance

* For Fire Resistive, Semi-Fire Resistive, and/or Sprinklered Risks

**PREMIUM CHART NO. 12
Miscellaneous Property Schedules (TDP-012)**

The following annual premiums per \$100 of insurance apply to the types of property listed below when specifically insured under the policy. When reference is made to the Dwelling Fire Premium Tables or EC Premium Charts, use the construction of the main dwelling to determine applicable premium. Property listed below is subject to a 1% deductible (minimum deductible \$100).

NOTE: Deductibles do not apply to cloth awnings, flag, poles, TV and radio antennas, or satellite dishes when specifically insured.

Annual Premium per \$100 insurance

Type of Property	Fire	EC	All other Perils
All Outbuildings not Otherwise Classified	Use Dwelling Fire Premium Tables	Use Dwelling EC Premium Charts	Use Add'l Perils/ All Risk
Boat Houses or Boat Docks, wholly or partially over water (not floating) and/or contents	Use Dwelling Fire Premium Tables	\$0.563	Use Add'l Perils/ All Risk
Cloth Awnings	Use Dwelling Fire Premium Tables	Use Premium Chart No. 5	Use Add'l Perils/ All Risk
Fences	Use Dwelling Fire Premium Tables	Use Dwelling EC Premium Charts	Use Add'l Perils/ All Risk
Flag Poles	\$0.073	0.362	Use Add'l Perils/ All Risk
Flood Lights:			
Wood Poles	0.125	0.362	Use Add'l Perils/ All Risk
Metal Poles	0.073	0.362	Use Add'l Perils/ All Risk
Greenhouses & Contents - Plain Glass	Use Dwelling Fire Premium Tables	7.137	Use Add'l Perils/ All Risk
Greenhouse & Contents-Other	Use Dwelling Fire Premium Tables	Use Premium Chart No. 4	Use Add'l Perils/ All Risk
Land & Outside Site Improvements	0.073	0.041	Use Add'l Perils/ All Risk
Swimming Pools:			
Masonry, Tile or Concrete	0.073	0.041	Use Add'l Perils/ All Risk
All Others	0.125	0.041	Use Add'l Perils/ All Risk
Tennis & Slab Courts	0.073	0.041	Use Add'l Perils/ All Risk
TV and Radio Antenna, Satellite Dishes Including Lead-in Wiring	Use Dwelling Fire Premium Tables	Use Premium Chart No.6	Use Add'l Perils/ All Risk
Trees, Plants & Shrubs	Use Dwelling Fire Premium Tables	1.339	0.050
Windmills, Windchargers	0.073	0.362	0.050

Abbreviation: EC-Extended Coverage

For property with rates (i.e. boat houses) and properties which are referred to other specific premium charts (i.e. cloth awnings), no territorial multiplier applies.

Dwelling

PREMIUM CHART NO. 18

Tenant Occupancy Charge (Applicable to all dwelling properties)
The following tenant charges are to apply to all policies (on a per item basis)
covering either building or contents.

Amount of Insurance	Tenant Charge/One Year
\$1,000	\$2.08
1,500	2.08
2,000 or over	2.08