

## BRICK CONSTRUCTION

### Percentage Change from **Current PPC** to **Other PPC**

<b>Current PPC</b>	Factor	<b>Proposed PPC</b>										
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>8B</b>	<b>9</b>	<b>10</b>
<b>1</b>	0.86	<b>0.0%</b>	<b>0.0%</b>	<b>9.3%</b>	<b>11.6%</b>	<b>16.3%</b>	<b>22.1%</b>	<b>27.9%</b>	<b>33.7%</b>	<b>36.0%</b>	<b>37.2%</b>	<b>39.5%</b>
<b>2</b>	0.86	<b>0.0%</b>	<b>0.0%</b>	<b>9.3%</b>	<b>11.6%</b>	<b>16.3%</b>	<b>22.1%</b>	<b>27.9%</b>	<b>33.7%</b>	<b>36.0%</b>	<b>37.2%</b>	<b>39.5%</b>
<b>3</b>	0.94	<b>-8.5%</b>	<b>-8.5%</b>	<b>0.0%</b>	<b>2.1%</b>	<b>6.4%</b>	<b>11.7%</b>	<b>17.0%</b>	<b>22.3%</b>	<b>24.5%</b>	<b>25.5%</b>	<b>27.7%</b>
<b>4</b>	0.96	<b>-10.4%</b>	<b>-10.4%</b>	<b>-2.1%</b>	<b>0.0%</b>	<b>4.2%</b>	<b>9.4%</b>	<b>14.6%</b>	<b>19.8%</b>	<b>21.9%</b>	<b>22.9%</b>	<b>25.0%</b>
<b>5</b>	1.00	<b>-14.0%</b>	<b>-14.0%</b>	<b>-6.0%</b>	<b>-4.0%</b>	<b>0.0%</b>	<b>5.0%</b>	<b>10.0%</b>	<b>15.0%</b>	<b>17.0%</b>	<b>18.0%</b>	<b>20.0%</b>
<b>6</b>	1.05	<b>-18.1%</b>	<b>-18.1%</b>	<b>-10.5%</b>	<b>-8.6%</b>	<b>-4.8%</b>	<b>0.0%</b>	<b>4.8%</b>	<b>9.5%</b>	<b>11.4%</b>	<b>12.4%</b>	<b>14.3%</b>
<b>7</b>	1.10	<b>-21.8%</b>	<b>-21.8%</b>	<b>-14.5%</b>	<b>-12.7%</b>	<b>-9.1%</b>	<b>-4.5%</b>	<b>0.0%</b>	<b>4.5%</b>	<b>6.4%</b>	<b>7.3%</b>	<b>9.1%</b>
<b>8</b>	1.15	<b>-25.2%</b>	<b>-25.2%</b>	<b>-18.3%</b>	<b>-16.5%</b>	<b>-13.0%</b>	<b>-8.7%</b>	<b>-4.3%</b>	<b>0.0%</b>	<b>1.7%</b>	<b>2.6%</b>	<b>4.3%</b>
<b>8B</b>	1.17	<b>-26.5%</b>	<b>-26.5%</b>	<b>-19.7%</b>	<b>-17.9%</b>	<b>-14.5%</b>	<b>-10.3%</b>	<b>-6.0%</b>	<b>-1.7%</b>	<b>0.0%</b>	<b>0.9%</b>	<b>2.6%</b>
<b>9</b>	1.18	<b>-27.1%</b>	<b>-27.1%</b>	<b>-20.3%</b>	<b>-18.6%</b>	<b>-15.3%</b>	<b>-11.0%</b>	<b>-6.8%</b>	<b>-2.5%</b>	<b>-0.8%</b>	<b>0.0%</b>	<b>1.7%</b>
<b>10</b>	1.20	<b>-28.3%</b>	<b>-28.3%</b>	<b>-21.7%</b>	<b>-20.0%</b>	<b>-16.7%</b>	<b>-12.5%</b>	<b>-8.3%</b>	<b>-4.2%</b>	<b>-2.5%</b>	<b>-1.7%</b>	<b>0.0%</b>

The numbers to the bottom left of the bolded 0.0% diagonal indicate a reduction in premiums as the PPC rating improves.

The numbers to the upper right of the bolded 0.0% diagonal indicate an increase in premiums as the PPC rating retrogrades.

**Brick:** Outer walls of solid masonry; stone; concrete, hollow brick tile; hollow masonry units; ICM (iron clad metal) and ICMS (iron clad metal substandard). Although many companies use this classification for brick construction, individual companies may also establish their own rating system. To truly get an idea of how different types of residential construction classifications may benefit you, contact various insurance agents in your area.

The percentages in the above chart show the change from one PPC to another. However, this may not be the same amount a change in PPC would have on insurer's bottom line premium, even if nothing else changes. That is because the rating sequences don't always apply all factors in a multiplicative manner. Also, endorsements may add or subtract from an insured's premium and PPC factors typically don't apply to endorsements. For a more accurate rate effect change, contact insurance agents in your area.

Insurers writing homeowners insurance policies in Texas are not required to use the PPC factors from the Texas Personal Lines Manual. Insurers may file and use their own factors.

**Source: Texas Personal Lines Manual, Homeowners - Table B**