

Why Choose Weston Insurance



Highlights:

- \$1.74 billion in claims paying resources
- Weston policyholders exempt from TWIA's Class I assessments
- Weston is an "admitted" carrier
- Weston is ready to handle your claim
- Weston wants to help with your hurricane preparations

Weston offers convenient and affordable premium payment plans at a fraction of the cost of premium finance companies. All of our policyholders can choose from 2-pay (semi-annual), 4-pay (quarterly) and 10-pay payment plans. Weston also accepts payments via check, credit card, debit card, and electronic funds transfer with no added fees charged for using any payment method.

Weston Has Extensive Claims Paying Resources

With over \$1 billion in total claims paying resources and an A *Exceptional* Financial Stability Rating from Demotech, Weston is one of the most financially secure options available in the market. Weston is consistently one of the largest purchasers of reinsurance in North America.

Reinsurance is insurance for insurance companies, and it allows Weston to leverage the premiums it collects to provide its policyholders with more claims paying resources. In fact, Weston consistently purchases reinsurance protection beyond the 1-in-250 year storm, which means Weston has the ability to pay claims from a storm so severe it is expected to occur only once every 250 years. In comparison, Hurricane Ike was widely considered to be only a 1-in-20 year storm. These substantial claims paying resources also allow Weston to offer you stability of cover-age in the years after a storm.

Weston Policyholders Are Exempt From TWIA'S Class 1 Assessments

One billion dollars of TWIA's claims paying resources needed to respond to a 1-in-100 year storm are set to be funded by assessments to its policyholders, with the first \$500 million of those assessments being labeled "Class I" assessments. Weston's policyholders will not be subject to those Class I assessments. As a TWIA policyholder, you could face Class I assessments after a hurricane affects your property or other TWIA insured properties elsewhere in coastal Texas (Tier 1). In fact, TWIA policyholder assessments could start as early as a 1-in-20 year storm, similar to Hurricanes Ike (2008) or Carla (1961).





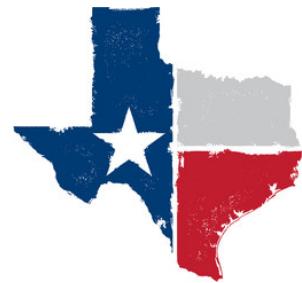
Weston is an “Admitted” Carrier in Texas

Weston is a windstorm & hail specialist, with a reputation for a highly technical and selective approach to underwriting risks. Weston’s discipline in risk selection helps to ensure our long-term commitment to Texas. Fewer than 1 in 5 TWIA policyholders will receive an offer of coverage from Weston.

Weston is licensed as an admitted carrier, which means the company went through a rigorous application process with the Texas Department of Insurance (“TDI”) prior to being licensed to offer coverage in Texas and participate in this TWIA assumption.

Weston’s premium rates and policy forms have also been reviewed and approved for use in Texas by TDI.

Further, as an admitted carrier, Weston is a member of the Texas Property & Casualty Insurance Guaranty Association, providing policyholders additional protections.



Weston is Ready to Handle Your Claim

We know the reason you buy insurance is for claims service, so Weston’s gone to great lengths to establish its claims infrastructure. Claims can be reported 24 hours a day via phone, email, web, or fax. Weston has a Mobile Response Unit (see picture below) with satellite communications and generator power independent of local infrastructure to deploy after a storm. Weston has the ability to provide advance claim payments to personal lines policyholders via debit cards. We also have emergency services agreements with contractors in place to assist with your repairs. Finally, with our 400 contractually dedicated field adjusters ready to respond after a storm, we are ready to be there when you need us.



Be Hurricane Ready

Weston has a wealth of windstorm preparation and loss mitigation resources available on our website. Please visit www.weston-ins.com and click the “Resources” tab. There you’ll find Weston’s hurricane preparedness checklist as well as links to the hurricane preparedness websites maintained by the National Hurricane Center and the Texas Department of State Health Services.