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100. GENERAL INFORMATION

Please visit the agent's section of our website: www.weston-ins.com.

This Manual contains information to write **Commercial** property insurance with Weston provided that the property owner and property to be insured meet all applicable underwriting criteria.

101. COMMERCIAL WIND-ONLY PROGRAMS OVERVIEW

1. Commercial Program Overview

- A. Commercial** – Weston provides commercial lines coverage for any structure that is not occupied as a dwelling, including:

Commercial Residential: Apartment Risks, Residential Condominium Risks, Townhouse Risks, HOA Risks, Co-op Risks, and Public Housing Projects.

- (1) Apartment Risks: Buildings containing two or more separate units arranged as private residences and permanently equipped for housekeeping.
- (2) Residential Condominium Risks: Buildings arranged as private residences and permanently equipped for housekeeping, including outbuildings, in which each individual unit owner has an undivided interest. Condominiums must be registered in the county in which they are located.
- (3) Townhouse Risks: When written in the name of an association, buildings containing three or more units, each of which is owned by one or more individuals or a corporation, arranged as private residences and permanently equipped for housekeeping. Townhouses with less than three units are considered as dwellings.

NOTE: Buildings which contain individually owned townhouse units where each unit or two units are separated by a divisional firewall of at least 8 inches of masonry or 6 inches of reinforced concrete extending continuously from the foundation through all stories to and above the roof, without openings, are not subject to rating as commercial risks but rather are treated as dwellings for rating purposes. (Where a roof is of semi-fire resistive construction, the wall need only be carried up tightly against the underside of the roofdeck.)

Commercial Non-Residential: All other eligible commercial buildings/structures that are occupied for business, professional, or manufacturing purposes (i.e. hotel, office, mercantile, parking garage, bank, restaurant, church, grocery store, hospital, school, libraries, etc.).

- B. Public Buildings** – Buildings that are owned by and at least 75% occupied by municipal, district, county, state or federal authorities, or buildings not so owned but wholly and exclusively occupied by such authorities.

102. ELIGIBILITY REQUIREMENTS

1. Eligibility Requirements

Property owners may apply for coverage under Weston's **Commercial Program** under the following conditions:

- A.** The property to be insured is located in an eligible area.
- B.** The property meets all other applicable application and underwriting criteria.
- C.** Properties commercially operated or used as a business or professional occupancy for eligible occupancy types that Weston writes.
- D.** If a property is eligible for coverage under T.W.I.A., then the property may be eligible for coverage under Weston's Assumption program.
- E.** If a property is ineligible for coverage under T.W.I.A., then the property may be eligible for

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coverage under Weston's Voluntary program (open market).

2. Ineligible Property

- A. Weston will not insure properties that are constructed partially or entirely overwater.
- B. Any mobile home or other structure not site built.
- C. Buildings or Business Personal Property located in a building that presents substandard conditions of a nature that would render the property uninsurable.
- D. Buildings or Business Personal Property located in a building with poor physical conditions or poor housekeeping.
- E. Buildings or Business Personal Property located in a building with extra-hazardous adjoining exposures.
- F. Buildings or Business Personal Property located in a building that has been condemned due to condition, located in a condemned area, or an area scheduled to be condemned due to urban renewal or highway construction.
- G. Risks for which an applicant has ever been convicted of arson or fraud.
- H. Buildings or Business Personal Property located in a building in which the roof has not been updated or replaced in the last 30 years.
- I. Buildings or Business Personal Property located in a building that is not fully enclosed.
Exception: If structure meets eligibility requirements for Special Class Coverage.
- J. Buildings or Business Personal Property located in a building with evidence of existing damage or disrepair.
- K. Risks for which an applicant has had a policy cancelled, nonrenewed or voided for material misrepresentation or fraud.
- L. Buildings or Business Personal Property located in a building with excessive debris around the exterior of the building.

3. Hurricane and Tropical Storm Binding Suspension

No application for new coverage or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the State of Texas.

103. COVERAGE

The Policy form covers the peril of windstorm or hail as follows:

- 1. **Perils** – Coverage may be afforded only for direct loss by Hurricane, or Other Windstorm or Hail (Wind Only policy) to property as defined in the Weston policy forms.
- 2. **Coverage Limits**
 - A. Weston provides Actual Cash Value (ACV) coverage on Buildings and Business Personal Property;
 - B. Property may be written at the 50%, 80%, 90% or 100% coinsurance, subject to availability and Weston's underwriting review.
- 3. **General Rules**
 - A. Wind policy limits may be increased at renewal or mid-term. Payment is required in accordance with applicable procedures, rules and rate schedules.
 - B. First Loss Procedures apply to rating and policy conditions on risks when we do not insure to full value. Refer to Section **109** for more information.
- 4. **Coverage Forms**

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- A. Coverage is afforded only through the forms and endorsements found in the agent's section of www.weston-ins.com.
- B. Reporting Form, Blanket Insurance, Time Element, and similar coverages are not available under any Weston Policy unless stipulated in the policy form.

104. SUBMISSION PROCEDURES

1. Application Procedures

New business applications may be submitted on the current edition of Weston's Application form **WIC TX CL APP** or an **ACORD** form. Application forms may be secured from the agent's section of Weston's website at www.weston-ins.com.

Applications received after hours, on a weekend or on a Weston observed holiday will be deemed the following business day. For faxed applications, the fully completed, signed, and dated application must be received within fifteen (15) business days from the date of facsimile.

- A. No insurance with Weston is effective unless the risk meets Weston's eligibility and underwriting requirements and the following is provided:
 - (1) A fully completed, signed (**signed by both the Agent & the Insured**) and dated application {including any supplemental application(s).}
 - (2) Required premium.
 - (3) All required documentation.
- B. **ACORD** forms may also be used if 1) the risk was issued in accordance with Weston's guidelines and 2) the form accurately reflects the issued coverage (i.e. form type, limits, and deductibles).

2. Effective Date of Coverage

- A. The submission of an application does **not** bind or make coverage effective.
 - (1) Coverage will be made effective upon approval of Weston at 12:01 a.m. Standard Time at the Insured Location no earlier than the latest of:
 - (a) The date of receipt of a properly completed application and payment of premium due; **or**
 - (b) The business day the e-mailed or electronically transmitted application is received; **or**
 - (c) Any later date requested.

Note: All applications require Weston's approval before coverage is bound.

- (2) Coverage will be made effective, per **2.A.** above when:
 - (a) The applicant has maintained coverage within the last 45 days and can provide acceptable documentation; **or**
 - (b) The applicant has acquired a new property (i.e. new purchase or new lease of property) within the last 45 days and can provide acceptable documentation.
- (3) Coverage will be made effective no earlier than 30 days from the date of receipt of a properly completed application and payment of premium to Weston when:
 - (a) The applicant has had no prior insurance in the past 45 days; **or**
 - (b) The applicant does not provide documentation as required in **A. (2)** above.

Note: Please contact your regional underwriter, prior to submission, for consideration of any other documentation that may be acceptable to establish an effective date of coverage with Weston.

B. Policy Term and Renewals

Policies are issued for a one (1) year term at rates applicable on the effective date of the policy term. Eligible policies will be offered renewal coverage.

- 3. **Storm Restrictions** – No application for new coverage or endorsement for increased coverage may be bound, written or issued, or monies received, regardless of effective date, when a Tropical Storm or Hurricane Watch or Warning has been issued by the National Weather Service for any part of the State of Texas.

4. Premium Payment

- A. Policy premium at inception is calculated using rates applicable on the effective date of the policy.

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- B. Renewal premiums are computed using the rates in effect on the renewal date.
- C. All premiums and monies submitted on behalf of the applicant/insured should be payable to Weston.
- D. Electronic Funds Transfers are accepted.
- E. Any funds received by agent, made payable to Weston, will be treated as payment received by the applicant / insured. A request for cancellation by the agent due to the agent's inability to collect funds from the insured will not be honored. All premium refunds will be sent directly to the insured unless the policy is premium financed.
- F. If the insured elects to use outside premium financing, 100% of the premium must be submitted with a legible copy of the outside finance agreement within five (5) business days. Additional or Endorsement Premiums must also be paid in full.
- G. The full amount of premium collected must be submitted with each application without deductions (e.g. commissions).
- H. In the event that a payment is made by check or draft and the instrument is returned because of insufficient funds to pay it, Weston will impose a charge of no more than the maximum amount permitted by Texas Law.

5. Payment Plans

Weston accepts only the following methods of payment:

A. Full Payment Plan -

Pay 100% of the policy premium plus the mandatory \$75 policy fee by the effective date of the policy.

B. Quarterly Payment Plan -

- (1) Pay 40% of the policy premium plus the mandatory \$75 policy fee by the effective date of the policy.
- (2) Pay 20% of the policy premium plus 6% interest of the 2nd installment by the 90th day of the policy term.
- (3) Pay 20% of the policy premium plus 6% interest of the 3rd installment by the 180th day of the policy term.
- (4) Pay 20% of the policy premium plus 6% interest of the 4th installment by the 270th day of the policy term.

C. Semi-Annual Payment Plan –

- (1) Pay 60% of the policy premium plus the mandatory \$75 policy fee by the effective date of the policy.
- (2) Pay 40% of the policy premium plus 6% interest of the 2nd installment by the 180th day of the policy term.

D. 10 pay Payment Plan –

- (1) Pay 20% of the policy premium plus the mandatory \$75 policy fee by the effective date of the policy plus 9 subsequent monthly payments of 8.889% of premium plus 6% interest per installment.

Interest is charged at a rate of 6% per scheduled installment, subsequent to the first installment, which will not exceed approximately 8.5% simple interest per year on the unpaid balance. If the policy is cancelled, interest will be refunded prorata.

Lienholders, Mortgagees (e.g. Escrow) and Premium Finance Companies are not eligible for the Quarterly or Semi-Annual payment plans.

6. Annual Increase Limits Program

The Building coverage limit may be adjusted annually at renewal for inflation as determined by the Replacement Cost Index. For example, if increased by 3%, the building coverage limit on a building insured for \$100,000 will increase to \$103,000. **Exception:** For First Loss Insurance, the replacement cost value is increased by the inflation guard percentage instead of the Building coverage limit.

If an adjustment is made to the building coverage limit for inflation, it will be reflected on the Direct Bill Notice. This inflation factor is not applicable to business personal property only risks or other structures with limits under \$10,000.

7. Policy Changes

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- A. Agents should submit policy change requests in writing to Weston. Change requests become effective upon approval of Weston.
- B. Wind only policy change requests for increased coverage or additional coverage will be made effective upon approval of Weston at 12:01 a.m. Standard Time at the Insured Location no earlier than the latest of:
 - (1) The date of receipt of an increased coverage or additional coverage request; or
 - (2) The business day the e-mailed or electronically transmitted request is received; or
 - (3) Any later date requested.
- C. Weston will invoice, if an additional premium is required.
- D. Payment of the full additional premium must be received by Weston on or before the due date stipulated on the "Endorsement Premium Due" notice.
- E. All endorsement requests will be made subject to the rates and rules in effect at the time of the request.
- F. **Policies may not be cancelled and rewritten to circumvent forthcoming rate, rule, coverage or surcharge changes.**

8. Cancellations and Nonrenewals

- A. All cancellations shall be calculated as per the below Return Premium computation calculation rule. Weston will provide notice in accordance with Texas Law, the policy contract and the rules listed below. Weston disregards February 29th in leap years when determining return premiums.
- B. A copy of each cancellation notice will be furnished to the first named insured, agent and other parties listed on the policy.

C. By Policyholder

Cancellation requests must be signed by a named insured and provided on one or more of the following documents:

- (1) Insured's Copy of Declarations Page;
- (2) **ACORD** - Cancellation Request/Policy Release;
- (3) Letter from the first Named Insured; or
- (4) Copy of Closing Notice signed by the Named Insured.

D. Return Premium

If a policy is cancelled, the return premium is computed as follows:

The amount of the total premium returned is determined by the number of days as well as the time of year the policy has been in effect. During hurricane season, from June 1 through November 30, premiums are earned at a greater rate. Time in the hurricane season is inclusive of any time throughout the duration of the policy including the current hurricane season or previous. Outside of hurricane season, premiums are earned at a lesser rate.

NOTE: In the event an assumed policy is cancelled, the premium retained by Weston, including any or all of the MGA fee, shall not exceed 115% of the amount TWIA would have retained had the cancelled policy been issued by TWIA. The amount TWIA would have retained is determined in accordance with Rule 28 TAC §5.4905.

Specifically, the premium refund amount is calculated as follows:

Where:

UEP= Unearned Premium

A= Total Annual Premium

EAP= Earned Premium

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$EAP = \text{Earned Premium} = [((\text{number of days policy was active in the hurricane season} * 1.0) + (\text{number of days policy was active outside the hurricane season} * 1.0)) / 365] * A$
 $EAP' = \text{Earned Premium (adjusted for seasonality of exposure)} = [((\text{number of days policy was active in the hurricane season} * 1.15) + (\text{number of days policy was active outside the hurricane season} * 0.8695652)) / 365] * A$
 $MGA = \text{Per Policy MGA Fee} = \75
 $UEP = \text{Unearned Premium} = A - (IF((EAP' + MGA)/EAP > 1.15, EAP * 1.14918, EAP'))$

NOTE: There is a \$100.00 minimum earned premium for the wind only policies.

105. NEW BUSINESS APPLICATION COMPLETION

New business applications must be either submitted on Weston's Application form **WIC TX CLAPP** or an **ACORD** form.

1. General Rules

- A. Wind only Applications may be submitted only by a licensed, Weston appointed agent.
- B. The application form must be fully completed. **Scheduling of multiple risks at the same location on one wind only policy is required for the same insured**, an additional page of supplemental underwriting information must be submitted for each building/item/risk. **Risk(s) located in different territories may not be scheduled on the same policy.**

2. Required Documentation

- A. **Valuation(s) and Replacement Cost Estimator(s)** – For all buildings, a current insurance appraisal or a replacement cost estimator (not older than 18 months) and acceptable to Weston for each separately scheduled building to be insured must be submitted with the application or any endorsement request to add additional locations to an existing risk.
For buildings below \$2 million in total insured value, Weston's or an agreed alternative's replacement cost estimator is **required** to be accurately completed. The requested coverage amount must not be less than **80%** or greater than **125%** of the replacement cost indicated.
- B. **Photograph(s)** – Photos of the exterior of each building may be required depending on underwriting review.
- C. **Certificate of Occupancy (ies)** – A certificate of occupancy, if the property(ies) to be insured is new construction.
- D. **Flood Insurance** - A signed "Election Not to Buy Separate Flood Insurance" Form **WIC FW01** OR a copy of a current flood policy declarations page, if required, as provided in Section **106**.
- E. **Premium Finance Agreement** – If a premium finance company is paying the premium, a legible copy of the premium finance agreement.

- F. **Loss Runs** - Documentation, in the form of Loss Runs, from prior carrier affirming applicant's prior loss history for the last 5 years may be requested, unless the risk is a new construction, new purchase, new lease, or a new business.
- G. Any other information Weston deems necessary to underwrite the risk.

106. UNDERWRITING GUIDELINES

Underwriting will review all commercial risks upon the agent's submission. All commercial risks must pass the Weston Score to meet eligibility requirements.

1. Underwriting Standards

- A. Applicants must meet reasonable underwriting standards, which include, but are not limited to, the following factors:
 - (1) Physical condition of the property, such as its construction, maintenance or general deterioration;
 - (2) Its present use or housekeeping;
 - (3) Violation of law or public policy.
 - (4) Underwriting review as determined by Weston.
- B. Upon approval by Weston, risks with existing damage may be insured. Proof acceptable to Weston of intent to repair may be required.
- C. Hurricane and "Other Wind" coverages may not be purchased individually or separately.
- D. **Flood Insurance Requirements** - Insureds with properties in Special Flood Hazard Areas, as defined by the National Flood Insurance Program (NFIP) (e.g. A, AO, AH, A1-A30, AE, A99, V, V1-V30, VE,) must maintain a flood policy unless the applicant or insured signs the "Election Not To Buy Separate Flood Insurance" (**WIC FW01**) form, or an exception to this rule applies.
 - (1) **Election Not to Buy Flood Insurance** – Securing flood insurance is not a condition of coverage if the applicant or insured signs form **WIC FW01**. An applicant or insured who does not maintain a flood policy, or does not sign the **WIC FW01** form, may be denied Weston coverage.
 - (2) **Coverage Requirements** - If form **WIC FW01** is not completed, or the property does not meet an exception, the insured must maintain a flood policy in effect, subject to the maximum limits available from NFIP, as follows:
 - (a) With building limits being an approved amount of Weston's building limits, or
 - (b) Where NFIP issues an Actual Cash Value (ACV) policy, is equal to an approved amount of the building ACV from Weston, and
 - (c) With contents limit in any amount, if Weston contents coverage exists.
 - (3) **Exceptions**
 - (a) Certain risks (e.g., cooperative unit within cooperative building, gazebo, and contents located in a building not eligible for flood coverage under the NFIP "Ineligible Property" rule and the NFIP "Examples of Ineligible Risks" rule): A flood policy will not be required for these risks. Please indicate this occurrence on the application with a "N/E" (Not Eligible).
 - (b) Tenant named insured or condominium unit-owner with property located above the ground floor. However, if building coverage is provided by the building owner or condominium association master policy, flood coverage on the building is required.
 - (c) Cooperative units within a cooperative building.
 - (d) Business Personal Property located in a building not eligible for flood coverage under the NFIP "Ineligible Property" rule.

(e) Property listed in the NFIP "Examples of Ineligible Risks" rule.

(4) Notes:

(a) A "Difference in Condition" (DIC) policy may not be substituted for the flood policy requirement.

(b) Flood Policy Waiting Period: If an application is pending due to a waiting period, the risk is eligible for Weston coverage if otherwise eligible. This may be indicated in the appropriate section of the application with the words "Applied For". The policy number must be provided to Weston as soon as issued to avoid cancellation.

E. Declinations - Coverage on property which fails to meet reasonable underwriting standards will be declined, non-renewed, or cancelled, and the policyholder or applicant or his representative will be advised of the measures, if any, which if taken, would make the property insurable.

2. Inspections

An inspection requiring interior and exterior access may be conducted on any property insured by Weston. Inspection information can verify wind-resistive features, risk characteristics, and/or general eligibility for coverage.

Failure to respond to inspection requests or refusal to allow an inspection can result in one of the following:

- Removal of wind-mitigation credits if the inspection is intended to validate wind-mitigation features.
- Cancellation or non-renewal if the inspection is intended to validate eligibility for coverage. Cancellations and non-renewals are handled in compliance with statutory requirements and policy provisions.

3. Re-Rating Policies

Upon Weston's receipt of any information that may cause an underwriting rating change based on any change in a risk(s)' rating information, Weston, at its discretion, may re-rate the risk(s) and charge an additional premium or issue a premium refund in accordance with any applicable Texas Statutes and Weston's underwriting guidelines.

107. DEFINITIONS

1. Commercial Program General Definitions

A. Building - For rating purposes, a "building" is defined as a permanent structure enclosed within exterior walls, roof, and floor, and including all attached apparatus, equipment, and fixtures.

B. Dwelling - Any structure occupied as a dwelling, garage apartment (not more than two families), employee quarters, private garage, private barns, seasonal dwelling, private club house, private camp house, or miscellaneous outbuildings on dwelling premises.

C. Townhouse - A townhouse is a building containing three or more units, each of which is owned by one or more individuals or a corporation, arranged as private residences and permanently equipped for housekeeping.

D. Boarding - Rooming House - A rooming house shall be defined, for rating purposes, as a building or house having 5 or more separate rooms, with or without private bath, rented or held for rent to individuals to reside therein in the manner usual to such type of occupants and where no ordinary family cooking is performed in the rooms rented or held for rent.

E. Apartment House or Flat - An apartment house or flat is a building containing two or more separate suites or apartments arranged as private residences and permanently equipped for housekeeping. A single room or a single room with bath, designed or converted for light housekeeping purposes, shall not be considered as a suite or an apartment.

F. Tenement - A tenement is a building which is rented out to be occupied as its home or residence

by each of three or more families living independently of each other and doing their cooking on the premises.

- G. Room** - If over 4 rooms rented or for rent by any one occupant, risk shall be classified as a Rooming House and rated under the Rooming House Schedule.

H. Single Building Definition

For rating purposes, single building rules are determined by construction classification. A building may be insured separately only if **ALL** of the following apply:

(1) Construction Classifications

(a) Frame or Brick

- The building must not share a roof surface with any other building.
- The building is not connected to another building or is only connected to another building through an open stairwell, breezeway, passageway or parking garage.
- If abutting another building, the exterior walls must be masonry, load bearing and rise from the ground level up through the roof surface.

(b) Semi-Wind Resistive or Wind Resistive

- The building is not connected to another building or is only connected to another building through an open stairwell, breezeway, passageway or parking garage.
- If abutting another building, the exterior walls must be masonry, load bearing and rise from the ground level up through the roof surface.

I. Policies – Wind Only

For purposes of policy issuance, the following is defined:

(1) NEW - Applications(s) for coverage with Weston on risk(s) not covered by Weston.

(2) REWRITE - Application(s) for coverage on risk(s) currently covered by Weston, which requires the current in-force policy to be cancelled prior to issuance of a new policy to prevent duplicate coverage.

(3) RENEWAL - The receipt of full premium for the purpose of continuing coverage on an existing policy that has not lapsed.

- J. Location** - A building and its contents under one continuous roof, except in the case of manufacturing plants and other similar locations with approval by Weston, where the entire premises shall be considered as one location.

- K. Story** - That part of a building between a floor and the floor or roof next above, designed for occupancy. Decks and mezzanines which are structurally a part of the building shall be considered a story if their area exceeds 33-1/3% of the area of the floor immediately below.

Note: Decks, mezzanines and portions of floors, not structurally a part of the building, shall not be considered in establishing the E.C. Classification. Roof structure means any structure above the roof of any part of a building. Roof structures shall be considered a story if they exceed 33-1/3% of the ground floor area of the building in which case the inferior roof construction shall govern construction classification.

L. Hurricane

(1) Coverage for loss or damage caused by the peril of windstorm during a hurricane.

(2) "Windstorm" for purposes of **(1)** above means wind, wind gusts, rain, tornadoes, or cyclones, caused by or resulting from a hurricane which results in direct physical loss or damage to property (rain is not an insured peril unless activated under the policies' "Covered Cause of Loss" clause).

(3) "Hurricane" for purposes of **(1)** and **(2)** above means a storm system that has been declared to be a hurricane by the National Hurricane Center of the National Weather Service. The duration of the hurricane includes the time period, in Texas:

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- (a) Beginning at the time a hurricane watch or hurricane warning is issued for any part of Texas by the National Weather Service.
- (b) Continuing for the time period during which the hurricane conditions exists anywhere in Texas; and
- (c) Ending 72 hours following the termination of the last hurricane watch or hurricane warning issued for any part of Texas by the National Hurricane Center of the National Weather Service.

(4) Reference the policy(ies) for specific coverage application, etc.

M. Brick Veneer – includes outer walls of brick veneer or stone veneer.

N. Weston Score – Weston Score measures the risk's marginal reinsurance cost impact to Weston's aggregate portfolio of risks. An application that receives a Weston Score of "DECLINE" from Weston's Breeze system CANNOT be bound, even if the application matches all other criteria outlined in the underwriting guidelines.

108. CONSTRUCTION CLASSIFICATIONS

1. Based on the construction type of the building, a particular Rate Table Class is assigned. For Texas Windstorm Insurance Association (T.W.I.A.) assumed policies, Weston will retain the respective T.W.I.A. construction definitions (subject to T.W.I.A. revisions) for subsequent renewals with Weston, unless an error is discovered for the construction classification. If an error is discovered, the policy will be re-rated according to the correct T.W.I.A. construction definition. For open market business, or new business, policies will be subject to the respective below listed Weston construction definitions.

A. Construction Definitions and Rate Table Class Assignment:

- **Frame**

Includes outer walls of frame; iron-clad; sheet aluminum or aluminum siding on wood; composition siding; asphalt covered fiberboard; and brick veneer. Use Rate Table Class 1. Except as may be otherwise provided, buildings of this class that have more than 50% of outside wall open, use Rate Table Class 11. Walls that are not closed from floor to roof shall be considered open.

- **Stucco**

Includes outer walls of stucco; asbestos board; rigid asbestos; and hard cement type sidings. Use Rate Table Class 1.

- **Brick**

Includes outer walls of solid masonry; brick; stone; concrete; HTB; HT hollow masonry units; ICM and ICMS. Use Rate Table Class 2. Note: Combustible interior wall finish, ceilings and floor finish permitted in ICM and ICMS buildings.

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(a) One story buildings having all outside masonry walls as described for Brick buildings, but with concrete balcony. Use Rate Table Class 3. Note: To qualify under the above, the concrete balcony must be securely tied into 3 exterior walls of the building.

(b) Masonry or ICM buildings of "Extra Heavy" construction throughout approved as such by publication by the Texas Department of Insurance. Use Rate Table Class HC.

Note: To qualify for "Extra Heavy" Classification, building or structure must be designed and constructed according to nationally recognized good engineering practice and codes* to resist a horizontal wind pressure on all surfaces exposed to the wind without suffering any distortion or damage allowing for wind in any direction, in accordance with the following table. No allowance will be made for the shielding effect of other buildings or structures. The height is to be measured above the average level of the ground adjacent to the building or structure.

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Wind Pressure (lbs. per sq. ft.)		
Height Zone (Feet)	All Territories Except 1, 8, 9, 10 and 11	Territories 1, 8, 9, 10 and 11
Less than 30	25	35
30-49	30	45
50-99	40	55

Data on buildings exceeding 99 feet in height must be submitted to the Texas Department of Insurance for consideration.

Exterior walls must be designed and constructed to withstand pressures specified above, acting either inward or outward.

The roofs of buildings and structures must be designed and constructed to withstand pressures acting outward, normal to the roof surface; equal to 1-1/4 times the pressure specified above. The height is to be taken as the vertical distance from the average elevation of the ground adjoining the building to the average elevation of the roof.

Roofs or sections of roof with slopes greater than 30 degrees, must be designed and constructed to withstand pressure, acting inward, normal to the surface, equal to those specified above and applied to the windward slope only.

The property must be inspected by a registered structural engineer, after which he must submit for each building and structure a certificate, accompanied by a diagram (or diagrams) showing complete details of walls and roof construction, anchorages and fasteners, together with complete supportive structural calculations.

Structural steel, light gauge steel and steel joist construction must be designed and erected in accordance with the following specifications.

(1) American Institute of Steel Construction — Specifications for the Design Fabrication, and Erection of Structural Steel for Buildings — (Latest Edition).

(2) American Iron & Steel Institute Light Gauge Cold Formed Steel Design Manual — (Latest Edition).

(3) Standard Specifications and Load Tables of the Steel Joist Institute.

(4) Welding — Standard Code of American Welding Society.

- **Heavy Timber Construction**

Those risks receiving 50% credit for heavy timber construction in fire rate. Use Rate Table Class SWR.

- **Semi-Heavy Timber Construction**

Those risks receiving credit for semi-heavy timber construction in fire rate. Use Rate Table Class HC.

- **Electric Utility Generating Station Buildings**

All electric utility generating station buildings when constructed to meet the minimum requirements of the Texas Department of Insurance (Design and construction conditions will be furnished upon request from the Texas Department of Insurance.). Use Rate Table Class WR.

- **Additional Construction Types**

Please refer to the table below for the appropriate Rate Table Class based on exterior walls, floors and supports, roof deck and supports, and height in stories.

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Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Class
Masonry or Reinforced Concrete NOTE: Minimum thickness of material to comply with requirements of fire resistive standards of the Texas Commercial Property Rating Manual except not more than 40% of walls may be of non-combustible construction or no walls	**Reinforced Concrete on non-combustible supports	Reinforced concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	WR
		Concrete or gypsum at least 1-1 1/2" thick on non-combustible supports	1 or 2	SWR
			3 or more	WR
		False wood deck above reinforced concrete or reinforced gypsum not less than 2" thick on non-combustible supports with space between not designed for occupancy	1	HC
			2	SWR
			3 or more	WR
		Steel or other non-combustible deck on non-combustible supports	1	HC***
			2	SWR***
			3 or more	WR
Non-Combustible or no walls	**Non-Combustible on non-combustible supports	Steel or other non-combustible deck on non-combustible supports	1 or more	M+
				HC*
	**Reinforced Concrete on non-combustible supports	Concrete or gypsum at least 1-1/2" thick on non-combustible supports	1	HC
			2	SWR
			3 or more	WR
		Certified as Class 60****	1	SWR*
		Certified as Class 90***	1 or 2	WR*
		Steel or other non-combustible deck on non-combustible supports	2	SWR
			3 or more	WR
		Reinforced Concrete or reinforced gypsum not less than 2" thick on non-combustible supports	1 or more	WR
Masonry or Reinforced Concrete	Wood or other material	Wood or other material	1 or more	M+HC*
Wood, metal, asbestos cement, stucco or brick veneer on skeleton wood frame.	Wood or other material	Wood or other material	1 or more	F+

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Exterior Walls	Floors & Supports	Roof Decks & Supports	Height in Stories	Class
Heavy Timber as described in the Texas Commercial Property Rating Manual – Except concealed spaces and unprotected vertical openings permitted			1 or more	SWR
ICMS as described in the Texas Commercial Property Rating Manual			1 or more	M+

Notes:

- * These buildings must be certified.
- ** Combustible floor finish permissible.
- *** Roof deck assembly Certified as Class 90 (lbs./sq.ft.) for wind uplift and with roof deck assembly anchored to main structure in accordance with good engineering practice shall be classed as WR.
- **** Roof deck assembly Certified as Class 60 (lbs./sq.ft.) for wind uplift and with roof deck assembly anchored to main structure in accordance with good engineering practice and limited to one story buildings not exceeding 30 feet in height shall be classed as SWR. Constructions as outlined herein shall be certified by the manufacturer for the roof deck material and by the erector, if other than the manufacturer, that the roof deck assembly was constructed according to good engineering practices and as indicated by the listing requirements of Underwriters' Laboratories, Inc.
- + Buildings which are over 35' high (at eave line) and one story in height shall be subject to an additional 20% charge.

B. Mixed Construction Rule

- (1) Determine the percentage of each wind construction class in the building.
- (2) Construction types that are 33 1/3% or greater, rate the coverage with the construction class or type with the highest rate. Disregard any construction types that are less than 33 1/3%.
- (3) If no construction types are 33 1/3% or greater, rate the coverage with the construction class or type with the highest rate.

109. FIRST LOSS INSURANCE

First Loss Scale Formula

1. First Loss rating may apply individually to Building, Business Personal Property or a combination of items.
2. Commercial Coverage may only be written on a First Loss basis when:
 - A. The building limit, the business personal property limit, or the combined limits (building and business personal property) is less than 80% of the RCV and / or ACV, respectively.
 - B. Compute premium at the total value times the rate factor shown in the First Loss Table. Use the appropriate 100% coinsurance base rate.
 - C. **Rate Procedures**
 - (1) Determine the combined Hurricane and Other Windstorm or Hail total rate from the appropriate Rate Table and develop the premium for the total value.
 - (2) Select the appropriate "First Loss" Table from Section 201. Determine the "Insurance Value as a Percent of Total Value" by dividing the limit of liability requested by the Value of the property.
 - (3) Use the "Insurance Value as a Percent of Total Value" corresponding "Rate Factor" developed in the appropriate First Loss Table and multiply the premium developed in step (7) by the "Rate

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Factor" to develop the "First Loss" premium.

- (4) Continue with steps (9), (10) and (11) from section 113, if applicable.
- (5) Add each applicable surcharge to the "base" policy premium to determine the total policy premium (round each surcharge). The final policy premium determined (the total policy premium) is increased for the following premium surcharges. Commission is not applicable to the surcharges.
- (6) The value is 100% Replacement Cost, unless loss settlement is on an Actual Cash Value (ACV) basis and then use 100% of ACV as the value.
- (7) If the ACV Optional Loss Settlement endorsement is selected, the limit of liability must represent ACV and the value in the First Loss formula must be ACV.
- (8) Value should not include the value of excluded items such as foundations, exterior paint, and underground fixtures.

D. Forms

- (1) Form **WIC TX WO4 14** must be attached to the wind only Commercial Property Policy form. It amends the Other Insurance clause and the Coinsurance clause in the Commercial Residential Policy.

E. Deductibles

- (1) The selected deductible, when the First Loss rule applies in conjunction with a Commercial Policy is a percentage of the insurance amount of each building, each contents, each other structure.
- (2) Other deductibles may be available. See Subsection 2. under **General Rating Rules** and apply the deductible factor as appropriate, based on the policy form, territory and deductible selected.
- (3) The Deductible Clause remains unmodified as the Declaration page(s) will show the deductible amount expressed only in dollars, as either a percent of the insurance amount, dependent upon the deductible selected. Total value will be 100% of Replacement Cost or Actual Cash Value (if the Loss Settlement applicable is on an ACV basis).
- (4) Applicable clauses such as the Other Insurance Clause, the Coinsurance Clause and the Loss Settlement Clause have been modified to facilitate Weston insuring on a primary basis, when excess coverage, not duplicate coverage, is procured from other markets.

F. First Loss Rating Example

Building Replacement Value = \$6,500,000

Amount of Insurance = \$4,424,000

Percentage of Total Value Insured = $\$4,424,000 / \$6,500,000 = 68.061\%$

If the Percentage of Total Insured Value is not shown on the First Loss Scale, interpolate between closest figures.

Percentage for 69% of Total Value = 88.80%

Percentage for 68% of Total Value = 88.60%

Compute Difference = 0.0020

Percentage portion exceeding smaller of two percentages = 0.061

Adjusted Percentage Portion = $0.0020 \times 0.061 = 0.00012$

First Loss Scale Percentage of Total Premium = 0.8860 (smaller of two values used in the interpolation) + 0.00012 = 0.88612

You should carefully consider with your client, the risk(s) and the limits selected.

110. COINSURANCE

1. **50%, 80%, 90% or 100%** coinsurance options may be available for commercial risks.
2. Refer to Rate Tables A, B and C for the available coinsurance options by construction type.

111. INCREASED COST OF CONSTRUCTION WIC TX W432 (OPTIONAL COVERAGE)

Increased Cost of Construction (ICC) coverage is available for Commercial structures to cover the increased cost of construction due to the enforcement of any ordinance or law. An insured may select one of the limits of liability for each structure item from the ICC table below. Apply the appropriate factor from the ICC table to Final Structure Premium for each structure, and then round to the nearest whole dollar. This calculation is independent of any other calculation, and the result is added to the final premium for each applicable item.

ICC Limit of Liability	Rate as % of Structure Premium (Multiply times final structure premium)
5% of Coverage A	7.0%
10% of Coverage A	11.6%
15% of Coverage A	14.0%
25% of Coverage A	15.7%

112. RATING PLANS - GENERAL RATING RULES

1. **General application of rates, rules, deductibles, policy forms and other associated rate credit/debit factors.**
 - A. Rates, rules and other associated factors generally follow the specific occupancy classifications found in the rating and classification sections of this manual.
 - B. Deductible and policy form application follows the risk(s) occupancy classification to determine if it is a commercial or non-commercial risk(s).
2. **Deductibles**

Deductible options selected must be the same for each single building or structure insured on the policy. Deductibles cannot be changed mid-term and a policy may not be rewritten to circumvent these restrictions.

 - A. **Deductible Options**
 - (a) A deductible is applicable to Commercial Risk(s) issued on a Commercial Policy. The only Commercial deductibles available are **1%, 2%, 3%, or 5%** and the deductible amount(s) will not be less than \$1,000.
 - (b) The deductible applies separately to the building, separately to contents, and separately to other items.
 - (c) The deductible may not be changed mid-term and may only be amended effective at the renewal date of the policy.
 - (d) The following deductible credit percentages apply per item, per occurrence deductible:

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Amount of Insurance corresponding to the coverage item listed on the declarations page			Credit based on selected percentage			
			1%	2%	3%	5%
0	to	100,000	10%	13%	15%	20%
100,001	to	200,000	12%	15%	18%	23%
200,001	to	250,000	15%	20%	21%	24%
250,001	to	300,000	17%	21%	22%	25%
300,001	to	400,000	18%	22%	24%	27%
400,001	to	500,000	20%	23%	25%	30%
500,001	to	1,000,000	23%	26%	29%	34%
1,000,001	to	1,500,000	25%	30%	32%	36%
1,500,001	to	2,000,000	27%	32%	34%	37%
2,000,001	to	2,500,000	30%	34%	36%	39%
2,500,001	to	3,500,000	32%	35%	37%	41%
3,500,001	to	5,000,000	34%	36%	38%	43%
5,000,001	to	7,500,000	36%	39%	41%	45%
7,500,001	to	10,000,000	38%	41%	43%	47%
10,000,001	to	15,000,000	40%	43%	45%	49%
15,000,001	to	25,000,000	42%	45%	47%	51%
25,000,001	to	Above	43%	46%	48%	52%

Note: All deductibles subject to \$1,000 minimum.

- (e) The following deductible credit percentages apply for any coverage item where the selected percentage produces a deductible amount less than \$1,000:

Amount of Insurance corresponding to the coverage item listed on the declarations page			Credit for minimum deductible \$1,000
1,000	to	1,110	90%
1,111	to	1,332	75%
1,333	to	1,999	60%
2,000	to	2,221	56%
2,222	to	2,499	51%
2,500	to	2,856	47%
2,857	to	3,332	42%
3,333	to	3,999	38%
4,000	to	4,999	33%
5,000	to	6,665	29%
6,666	to	9,999	24%
10,000	to	19,999	20%
20,000	to	24,999	18%
25,000	to	33,332	15%
33,333	to	49,999	13%
50,000	to	99,999	10%

3. Term and Rating Territory Numbers

- A.** All rates and premiums are for an annual term.
B. Territory numbers and boundaries used to rate are listed in the Territories section of this manual.

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4. Rates and Premium Rounding

- A. Building rates** – apply to building structure and fixtures, machinery and equipment owned by insured that are attached and permanently installed.
- B. Business Personal Property** rates apply to personal property of insured.
- C. Valuation Basis** – Building and Business Personal Property rates apply for coverage on an actual cash value basis. Coverage on a replacement cost value basis may be offered.
- D.** Round rates, factors and multipliers where provided in the Premium Determination rules and the Rating Worksheet.
- E.** Round rates after each calculation to three decimal places. Five tenths or more of a mill shall be considered one mill.
- F.** Round each premium calculation in the policy to the nearest whole dollar, with \$.50 or more rounded to the next highest dollar.
- G.** All rates are per \$100 of coverage.
- H.** All base rates are located in Section **200**.

5. Factors or Multipliers

Factors or multipliers are to be applied consecutively and not added together unless otherwise specified.

6. Policy Minimum Premiums

- A.** The minimum policy writing premium shall be \$250.
- B.** The minimum earned premium per policy shall be \$100. The minimum earned premium shall be fully earned on the effective date of the policy.

7. Mid-Term Endorsements

- A. Waiver of Premium** - When a wind only policy is endorsed with an effective date subsequent to the inception date, an additional or return premium of \$5 or less will be waived.
- B.** Additional premium is calculated pro rata and rounded to the nearest whole dollar when any coverage or exposure is added or an amount of insurance is increased.
- C.** Additional premium is calculated at the rates used to compute the policy premium.
- D.** All changes will be made using the rules and rates in effect on the effective date of the policy or the latest subsequent renewal date.
- E.** Returned premium and surcharge (amount of insurance reduced), deletions are calculated according to policy cancellation rules.
- F.** Where the policy inception premium is less than the policy writing minimum premium, the additional premium will be added to the policy inception premium as the total premium for the policy. If the total premium is still below the policy writing minimum premium, the policy writing minimum premium will be charged instead.
- G.** Mandatory Additional charges will be increased for additional premium endorsements and decreased for return premium endorsements.

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H. Policies may not be canceled and rewritten to circumvent forthcoming rate, rule, coverage or surcharge changes.

I. Weston shall grant any return premium due if requested by the insured.

8. Other Coverages and Credits

A. Replacement Cost Coverage

Form **WIC TX W164** provides replacement cost coverage for Commercial property, building and business personal property, excluding dwellings and their contents. This Replacement Cost Endorsement may be extended to cover the difference between actual cash value and the cost of repair or replacement without deduction for depreciation (refer to Replacement Cost Endorsement Rules). While there is no additional premium for this endorsement, 80% or more of the replacement cost value must be carried as the amount of insurance to be eligible for this form when using the 80% coinsurance rates (or 90% or 100% of the replacement cost must be carried when using the 90% or 100% coinsurance rates, respectively) unless the first loss scale formula is being used based on the replacement cost.

B. Replacement Cost Coverage (Residential Personal Property)

Form **WIC TX W365** provides replacement cost coverage on residential personal property. Additional premium for this endorsement: 15% surcharge when covering personal property located in a commercially rated building.

C. Excess Area Charge (Applicable to Rate Table Class 1 only)

If any division of a building or any building of one division contains a ground floor area in excess of 20,000 square feet the rate shall be increased by 20%.

D. Business Income Coverage

(1) Eligibility – Form **WIC TX W17** provides Business Income Coverage. Business Income Coverage is optional and will be provided only if Weston is providing either Building or Contents coverage. Business Income Coverage may be provided for T.W.I.A. eligible business. Business Income Coverage is not available on builder's risks or vacant buildings.

(2) Limits of Liability

(a) The maximum limit of liability for Business Income Coverage is \$100,000 per occurrence, per building location. Coverage combinations where (daily limit) X (number of days covered) exceeds \$100,000 are not permitted. Business Income Coverage is additional insurance.

(b) The minimum daily limit is \$50. The maximum daily limit is \$1,000.

(c) The number of days covered must be between 60 and 365 days, in 30 day increments, unless 365 days is requested.

(d) The limit of liability for Extra Expense Coverage is \$10,000. This coverage does not affect the daily limit or the limit of liability specified in the Business Income Coverage schedule.

(3) Deductible – No coverage applies until 168 hours (7 days) have expired after the direct physical wind or hail loss occurrence.

(4) The coinsurance clause is not applicable to Business Income Coverage.

(5) The premium for this coverage is fully earned when written, except for cancellation of the entire policy.

(6) Premium Determination

(a) To determine the applicable premium, multiply the 80% coinsurance building base rate (from Rate Tables A or B) times the business income rate adjustment factor from the table below.

(b) Multiply the result times the per occurrence limit of liability (daily limit times # of days covered). **NOTE:** Do not include Extra Expense Coverage.

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(c) Divide the result by 100.

Number of Days Covered	Apartment Buildings (# Units)						MFG.	Other
	2-25	26-50		51-100				
	Daily Limit \$50-1,000	Daily Limit \$50-399	Daily Limit \$400-1,000	Daily Limit \$50-399	Daily Limit \$400-799	Daily Limit \$800-1,000	Daily Limit \$50-1,000	Daily Limit \$50-1,000
365	0.641	0.673	n/a	0.705	n/a	n/a	1.052	0.708
330	0.650	0.682	n/a	0.715	n/a	n/a	1.060	0.717
300	0.665	0.698	n/a	0.731	n/a	n/a	1.082	0.731
270	0.690	0.725	n/a	0.759	n/a	n/a	1.125	0.756
240	0.724	0.761	0.724	0.797	0.761	n/a	1.176	0.790
210	0.758	0.796	0.758	0.834	0.796	n/a	1.235	0.833
180	0.799	0.839	0.799	0.879	0.839	n/a	1.301	0.883
150	0.874	0.917	0.874	0.961	0.917	n/a	1.430	0.956
120	0.945	0.993	0.945	1.040	0.993	0.945	1.554	1.027
90	1.008	1.058	1.008	1.109	1.058	1.008	1.641	1.133
60	1.148	1.205	1.148	1.263	1.205	1.148	1.873	1.269

E. Public Housing Credit

A 40% credit shall be deducted from the EC building rate applicable to dwellings and apartments of Housing Projects and to apartments of privately owned apartment house projects, when such projects consist of eight or more apartment units, in one or more apartment buildings, and situated on the same premises. Note: Business Personal Property rate is not affected by the foregoing.

F. Apartment Contents Credit

Personal property located in an apartment house, which consists of 2 or more units, a residential condominium, or a townhouse (when not individually owned) will rate as follows:

- (1) For all construction types except those subject to Rate Table Classes 4, WR or SWR, a 50% credit shall be applied to the appropriate Modified EC rate from Rate Table A.
- (2) For construction types subject to Rate Table Classes 4, WR, and SWR, the appropriate Modified EC rate from Rate Table C shall be applied without the 50% credit.

9. Individual Risk Premium Modification Plan (IRPM)**A. Eligibility**

The Plan may be applied to Commercial policies that develop a company manual premium of at least \$1,000 before application of the Plan.

B. Rating Modification**(1) Modification of Company Rates**

The company rates for the risk may be modified in accordance with Rating Modifications Table to recognize such special characteristics of the risk as are not fully reflected in the basic company premium or company rates. The total credits under Rating Modification Table shall not exceed 35%. The total debits under Rating Modification Table shall not exceed 25%.

(2) Application of Discounts, Credits and Surcharges

Concurrent application of discounts, credits and surcharges shall be multiplicative in determining the final company premium.

(3) Credit Modifications

A credit given under this Plan may not result in modified premium which is less than the company premium that made the risk eligible for the use of the Plan.

(4) Rating Modification Table

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Risk Characteristics	Description	Range of Modifications		
		Credits		Debits
Management	Cooperation in matters of safeguarding and proper handling of the property covered.	10%	to	10%
Location	Accessibility and exposures.	10%	to	10%
Building Features	Age, condition and unusual structural features.	15%	to	15%
Premises and Equipment	Care, condition and type.	10%	to	10%
Windstorm Mitigation Features	Not otherwise recognized.	15%	to	15%

C. Special Conditions

This Plan shall be applied after the application of all other rating procedures.

D. Transition Consideration Policies Assumed by Weston Insurance Corporation

Should a total policy premium developed in this program be higher than the total policy renewal premium if offered by T.W.I.A. for identical coverage, Weston will offer to renew the policy at the T.W.I.A. premium.

10. Mandatory Additional Charges**A. Policy Fee**

The Company will charge a \$75 policy fee on each new and renewal policy. The policy fee shall be a component of the Company's Rate Filing and shall be fully earned.

B. NSF Fee

There is a \$25 service charge on Non-Sufficient Funds (NSF) checks.

Note: The premium for any of the "Mandatory Additional Charges" is not commissionable.

113. PREMIUM DETERMINATION

Commercial Policy**1. Premium Determination:**

- (1) For each coverage provided, determine the appropriate base rate from the Rate Tables.
 - (a) Rate Table A: Commercial Structures and commercially rated "Miscellaneous" Residential items and Residential Personal Property in a commercially rated structure not classified as WR or SWR
 - (b) Rate Table B: Condominium and Townhouse Association Structures
 - (c) Rate Table C: Business Personal Property and Residential Personal Property in a commercially rated structure classified as WR or SWR
- (2) Multiply by the exposure in \$100s.
- (3) Apply the Apartment Contents Credit, if applicable.
- (4) Apply the Public Housing Credit, if applicable.
- (5) Apply the Excess Area Surcharge, if applicable.
- (6) Apply the Deductible Credit.
- (7) Apply the Replacement Cost Endorsement (Residential Personal Property) WIC TX W365 surcharge, if applicable.
- (8) Apply the First Loss Scale Formula, if applicable.
- (9) Add the Increased Cost of Construction (ICC) premium, if applicable.
- (10) Add the Business Income Coverage premium, if applicable.
- (11) Apply High Limit Surcharge.
- (12) Apply any Individual Risk Premium Modification Plan credit or debit, if applicable.
- (13) Add mandatory additional charges.

WESTON INSURANCE COMPANY**COMMERCIAL WIND ONLY****FIRST LOSS SCALE**

If the statutory amount of insurance is not in compliance with the coinsurance requirement, or if the policy insures the deductible, the premium must be calculated by applying the First Loss Scale Formula table.

200. RATE TABLES**Rate Tables A and C: Commercial Policy**

Buildings Other Than Dwellings, Townhouses & Condominiums

Annual Extended Coverage Rates per \$100

Rate Table Class ¹	Coinurance	Building Rate Table A	Business Personal Property Rate Table C
1 Frame(F) ²	50	--	--
	80	1.532	1.229
	90	1.525	1.220
	100	1.517	1.211
2 Brick(M)	50	--	--
	80	1.598	1.301
	90	1.343	1.085
	100	1.234	0.992
3	50	--	--
	80	1.301	1.040
	90	1.202	0.949
	100	1.102	0.858
(HC)	50	1.895	--
	80	1.174	0.931
	90	1.147	0.924
	100	1.121	0.918
4 (WR)	50	0.757	--
	80	0.474	0.372
	90	0.459	0.369
	100	0.443	0.365
(SWR)	50	0.943	--
	80	0.578	0.464
	90	0.568	0.458
	100	0.559	0.451
5 Brick	50	--	--
	80	1.094	0.541
	90	--	--
	100	--	--
5A Frame	50	--	--
	80	1.314	0.659
	90	--	--
	100	--	--
5B B.V.	50	--	--
	80	1.094	0.541
	90	--	--
	100	--	--

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Rate Table Class ¹	Coinsurance	Building Rate Table A	Business Personal Property Rate Table C
7	50	--	--
	80	3.725	2.962
	90	3.516	2.799
	100	3.202	2.555
8	50	--	--
	80	4.440	3.556
	90	4.082	3.267
	100	3.725	2.979
9	50	--	--
	80	5.316	4.254
	90	4.837	3.872
	100	4.357	3.490
10	50	--	--
	80	6.380	5.107
	90	5.848	4.680
	100	5.316	4.254
11	50	--	--
	80	8.282	6.641
	90	7.646	6.121
	100	7.009	5.602
12	50	--	--
	80	12.160	9.711
	90	11.193	8.946
	100	10.226	8.181
13	50	--	--
	80	16.574	13.261
	90	15.265	12.215
	100	13.957	11.170
14	50	--	--
	80	32.890	26.317
	90	30.252	24.202
	100	27.615	22.087

1. Refer to the Section **108** Construction Classifications.

2. Excess Area: Applicable to Rate Table Class 1 only.

If any division of a building or any building of one division contains a ground floor area in excess of 20,000 sq. ft., the rate shall be increased 20%.

NOTE: Division walls must be of masonry at least 8 inches thick and extend through roof. Openings need not be protected.

WESTON INSURANCE COMPANY**COMMERCIAL WIND ONLY****Rate Table B:** Commercial Policy

Townhouses & Condominiums, Buildings

Annual Extended Coverage Rates per \$100

Table ¹	Coinsurance	Building Rate Table B
1 Frame(F) ²	50	--
	80	0.909
	90	0.904
	100	0.899
2 Brick(M)	50	--
	80	0.956
	90	0.841
	100	0.726
3	50	--
	80	0.770
	90	0.707
	100	0.644
(HC)	50	1.121
	80	0.703
	90	0.686
	100	0.669
4 (WR)	50	0.443
	80	0.277
	90	0.273
	100	0.268
(SWR)	50	0.559
	80	0.351
	90	0.345
	100	0.338

1. Refer to the Section **108** Construction Classifications.

2. Excess Area: Applicable to Rate Table Class 1 only.

If any division of a building or any building of one division contains a ground floor area in excess of 20,000 sq. ft., the rate shall be increased 20%.

NOTE: Division walls must be of masonry at least 8 inches thick and extend through roof. Openings need not be protected.

WESTON INSURANCE COMPANY**COMMERCIAL WIND ONLY****201. FIRST LOSS RATING FACTORS**

% of Total Value	% of Total Premium	% of Total Value	% of Total Premium	% of Total Value	% of Total Premium	% of Total Value	% of Total Premium
1.00%	32.500%	4.50%	47.500%	34.00%	80.220%	69.00%	88.800%
1.10%	33.000%	4.60%	48.000%	35.00%	80.550%	70.00%	89.000%
1.20%	33.500%	4.70%	48.500%	36.00%	80.880%	71.00%	89.200%
1.30%	34.000%	4.80%	49.000%	37.00%	81.210%	72.00%	89.400%
1.40%	34.500%	4.90%	49.500%	38.00%	81.540%	73.00%	89.600%
1.50%	35.000%	5.00%	50.000%	39.00%	81.870%	74.00%	89.800%
1.60%	35.500%	6.00%	52.000%	40.00%	82.200%	75.00%	90.000%
1.70%	36.000%	7.00%	54.000%	41.00%	82.530%	76.00%	90.400%
1.80%	36.500%	7.50%	55.000%	42.00%	82.800%	77.00%	90.800%
1.90%	37.000%	8.00%	56.000%	43.00%	83.000%	78.00%	91.200%
2.00%	37.500%	9.00%	58.000%	44.00%	83.300%	79.00%	91.600%
2.10%	37.750%	10.00%	60.000%	45.00%	83.600%	80.00%	92.000%
2.20%	38.000%	11.00%	61.000%	46.00%	83.900%	81.00%	92.400%
2.30%	38.250%	12.00%	62.000%	47.00%	84.210%	82.00%	92.800%
2.40%	38.500%	13.00%	63.000%	48.00%	84.460%	83.00%	93.200%
2.50%	38.750%	14.00%	64.000%	49.00%	84.700%	84.00%	93.600%
2.60%	39.000%	15.00%	65.000%	50.00%	85.000%	85.00%	94.000%
2.70%	39.250%	16.00%	66.000%	51.00%	85.200%	86.00%	94.400%
2.80%	39.500%	17.00%	67.000%	52.00%	85.400%	87.00%	94.800%
2.90%	39.750%	18.00%	68.000%	53.00%	85.600%	88.00%	95.200%
3.00%	40.000%	19.00%	69.000%	54.00%	85.800%	89.00%	95.600%
3.10%	40.500%	20.00%	70.000%	55.00%	86.000%	90.00%	96.000%
3.20%	41.000%	21.00%	71.000%	56.00%	86.200%	91.00%	96.400%
3.30%	41.500%	22.00%	72.000%	57.00%	86.400%	92.00%	96.800%
3.40%	42.000%	23.00%	73.000%	58.00%	86.600%	93.00%	97.200%
3.50%	42.500%	24.00%	74.000%	59.00%	86.800%	94.00%	97.600%
3.60%	43.000%	25.00%	75.000%	60.00%	87.000%	95.00%	98.000%
3.70%	43.500%	26.00%	75.625%	61.00%	87.200%	96.00%	98.400%
3.80%	44.000%	27.00%	76.250%	62.00%	87.400%	97.00%	98.800%
3.90%	44.500%	28.00%	76.875%	63.00%	87.600%	98.00%	99.200%
4.00%	45.000%	29.00%	77.500%	64.00%	87.800%	99.00%	99.600%
4.10%	45.500%	30.00%	78.125%	65.00%	88.000%	100.00%	100.000%
4.20%	46.000%	31.00%	78.750%	66.00%	88.200%		
4.30%	46.500%	32.00%	79.375%	67.00%	88.400%		
4.40%	47.000%	33.33%	80.000%	68.00%	88.600%		

202. HIGH LIMIT SURCHARGE

For any risk with elected coverage amounts in excess of Texas Windstorm Insurance Association's maximum allowable limits, a surcharge factor will apply based on the construction class of the risk.

	<u>Commercial Non-Residential Wind Only Factor</u>	<u>Commercial Residential Wind Only Factor</u>
Frame	1.50	2.60
Masonry	1.10	1.85
HC	1.20	2.05
SWR	2.20	3.60
WR	2.00	3.50

NOTE: See Section 101. for occupancies related to the Commercial Non-Residential Wind Only and Commercial Residential Wind Only categories referenced in this table.

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Use the indicated rate table number for extended coverage and windstorm, hurricane and hail.

The letter "C" means to rate according to construction. See Section **108**.

For occupancies not listed in the table below see "Mercantile Risks Not Otherwise Listed."

Occupancy	Rate Table Class
Apartment Houses - Two Units Or Over	C
A. Contents of all classes of Apt. except those subject to Rate Tables 4, WR or SWR	50% of bldg. rate
B. Contents of Apt. subject to Rate Table 4	4
C. Contents of Apt. subject to Rate Table WR	WR
D. Contents of Apt. subject to Rate Table SWR	SWR
E. Outbuildings and Sheds (except greenhouses) on premises	C
Automobiles	C
A. Manufacturing	C
B. Sales Room without service station	C
C. Garage, storage, repairs or sales with service station	C
Bakeries	C
Boarding And Rooming Houses	
A. Fire Resistive and Semi-Fire Resistive (when rated as such by the Texas Department of Insurance)	4
B. Brick, stone, adobe, poured concrete, hollow masonry units veneered with brick, and hollow masonry units (of clay or concrete)	5
C. All classes except those listed under A, B, and D including frame, stucco, ICM, ICMS, etc.	5A
D. Brick veneer and stone veneer	5B
Builders Risks	
A. Frame or Ironclad and all buildings classified under Item No. 1, Special Index	9
B. Brick or ICM and all buildings classified under Item No. 2, Special Index	8
C. Fire Resistive or Semi-Fire Resistive buildings (except those listed in "D" below) and those buildings that when completed will classify under Items No. 3 and 5, Special Index	2
D. Dwelling and Boarding and Rooming Houses	same as the permanent building rate for Boarding and Rooming Houses
E. Additions, Improvements or Repairs when subject to permanent building rate	use net rate including Grade of Occupancy and/or area charge, if applicable
Churches	C
Creameries	C
Condominiums (Residential)	
A. Contents of all classes of Condo. except those subject to Rate Tables 4, WR or SWR	50% of bldg. rate
B. Contents of Condo. subject to Rate Table 4	4
C. Contents of Condo. subject to Rate Table WR	WR

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Occupancy	Rate Table Class
D. Contents of Condo. subject to Rate Table SWR	SWR
Fences: (Use Building Rate)	
A. Masonry construction or steel with steel posts set in concrete	1
B. All other types of construction with 80% or higher coinsurance	9
C. All other types of construction without 80% or higher coinsurance	10
D. Fences on dwelling premises	9
Fraternity Houses — See Boarding And Rooming Houses	
Funeral Homes	C
Garages — See Automobiles	
Laundries And Dyeing	
A. Without Dry Cleaning	C
B. With Dry Cleaning	C
C. If unattended	C
Manufacturing Risks Ordinary Hazards (Not Specifically Classified)	C
Mercantile Risks Not Otherwise Listed	C
Rooming Houses (Including Outbuildings And Sheds) — See Boarding And Rooming Houses	
Schools	C
Sheds — Frame Class Buildings That Have More Than 50% Of Outside Walls Open	11
Sorority Houses — See Boarding And Rooming Houses	
Stadiums	
A. Concrete (with or without wood seats)	4
B. Steel securely anchored in concrete (with or without wood seats)	2
C. Frame or Steel not anchored in concrete	10
Swimming Pools In Open	4
Townhouses Rated Under The Townhouse Rating Schedule Three Units Or Over (If Less Than 3 Units, Rate As Dwelling)	C
A. Contents owned in common of all classes except those subject to Rate Tables 4, WR or SWR	50% of bldg. rate
B. Contents owned in common subject to Rate Table 4	4
C. Contents owned in common subject to Rate Table WR	WR
D. Contents owned in common subject to Rate SWR	SWR
E. Outbuildings and sheds (except greenhouses on premises) owned in common	C

301. CSP CLASSIFICATION CODES

Weston will utilize ISO CSP Classification Codes for statistical reporting purposes.

A. Certain mercantile risks (as hereinafter described) are classified as follows:

1. Large Area (over 15,000 square feet) mercantile buildings. These buildings are classified using the following class codes:

0431 Sole occupancy buildings - retail or wholesale other than food

0432 Sole occupancy buildings and personal property - retail or wholesale food

0433 Multiple occupancy buildings

Class Codes 0431 and 0433 apply to buildings only. Contents of these buildings are classified using

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the class codes listed in the Classification Table.

2. Multiple occupancy mercantile risks (other than Large Area) may be class rated or specifically rated. Refer to Special Class Items. In this Division of the CLM for class rate eligibility. If the risk is eligible for class rates, determine class codes in accordance with Rule 85. If the risk is not eligible for class rates, use Class Code 0434 for the building and refer to the Classification Table for class code information for contents.

B. The class codes presented below do not apply to properties rated under:

1. Division Four (Farm) of the CLM; or
2. The Highly Protected Risks Rating Plan.

C. CSP Class Codes

- 0311 - Apartments without Mercantile Occupancies - Up to 10 Units

Note: Apartments - units occupied by long term tenants for habitational purposes with self-contained living facilities (including cooking facilities) occupied by one or more persons. For 1 to 4 family dwellings written in conjunction with a commercial risk, refer to the Dwellings classifications in this Classification Table. Also refer to "Boarding and Lodging Houses", "Condominiums", "Convents or Monasteries", etc.

- 0312 - Apartments without Mercantile Occupancies - 11 to 30 Units

Note: Apartments - units occupied by long term tenants for habitational purposes with self-contained living facilities (including cooking facilities) occupied by one or more persons. Also refer to "Boarding and Lodging Houses", "Condominiums", "Convents or Monasteries", etc.

- 0313 - Apartments without Mercantile Occupancies - Over 30 Units

Note: Apartments - units occupied by long term tenants for habitational purposes with self-contained living facilities (including cooking facilities) occupied by one or more persons. Also refer to "Boarding and Lodging Houses", "Condominiums", "Convents or Monasteries", etc.

- 0321 - Apartments with Mercantile Occupancies - Up to 10 Units

Note: Apartments - units occupied by long term tenants for habitational purposes with self-contained living facilities (including cooking facilities) occupied by one or more persons. For 1 to 4 family dwellings written in conjunction with a commercial risk or written under a commercial package policy, refer to the Dwellings classifications in this Classification Table. Also refer to "Boarding and Lodging Houses", "Condominiums", "Convents or Monasteries", etc.

- 0322 - Apartments with Mercantile Occupancies - 11 to 30 Units

Note: Apartments - units occupied by long term tenants for habitational purposes with self-contained living facilities (including cooking facilities) occupied by one or more persons. Also refer to "Boarding and Lodging Houses", "Condominiums", "Convents or Monasteries", etc.

- 0323 - Apartments with Mercantile Occupancies - Over 30 Units

Note: Apartments - units occupied by long term tenants for habitational purposes with self-contained living facilities (including cooking facilities) occupied by one or more persons. Also refer to "Boarding and Lodging Houses", "Condominiums", "Convents or Monasteries", etc.

- 6810 - Automobile, Bus and Truck Body Mfg. - Heavy metal products
- 6850 - Automobile, Bus and Truck Body Mfg. - Metal products other than heavy metal
- 5500 - Automobile, Bus and Truck Body Mfg. - Plastic parts
- 6810 - Automobile, Bus or Truck Parts Mfg. - Heavy metal products

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- 6850 - Automobile, Bus or Truck Parts Mfg. - Metal products other than heavy metal
- 5500 - Automobile, Bus or Truck Parts Mfg. - Plastic parts
- 1400 - Automobile Dismantling
- 0550 - Automobile Distributors - showrooms with no repair or service
- 0512 - Automobile Parts and Supplies Distributors or Stores
- 0932 - Automobile Quick Lubrication Services

Note: This classification also applies to auto glass replacement, battery replacement, brake adjustment, tire changing, tune ups (points, plugs and carburetor adjustment) oil changing, lubrications, speedometer adjustments and similar services.

- 0932 - Automobile Repair or Service Shops - Auto glass replacement, battery replacement, brake adjustment, tire changing, tune ups (points, plugs and carburetor adjustment) oil changing, lubrications, speedometer adjustments and similar services.
- 2200 - Bakeries - Baking on premises - delivery to other outlets
- 0533 - Bakeries - Baking on premises - no delivery to other outlets
- 0532 - Bakeries - No baking on premises - sales only
- 2200 - Bakery Plants
- 0074 - Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - Up to 10 Units

Note: In dormitories, consider each two beds as a unit if more than three beds altogether. Also refer to Dwelling Policy Program, "Apartments" and "Convents or Monasteries".

- 0075 Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - 11 to 30 Units

Note: In dormitories, consider each two beds as a unit if more than three beds altogether. Also refer to Dwelling Policy Program, "Apartments" and "Convents or Monasteries".

- 0076 Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories - Over 30 Units

Note: In dormitories, consider each two beds as a unit if more than three beds altogether. Also refer to Dwelling Policy Program, "Apartments" and "Convents or Monasteries".

- 1150 - Builders' Risks
- 0900 - Churches or Other Houses of Worship

Note: This classification also applies to all auxiliary buildings other than academic schools, habitational buildings, or dwellings.

- 0341 - Condominiums - residential (association risk only) - with mercantile - Up to 10 units
- 0342 - Condominiums - residential (association risk only) - with mercantile - 11 to 30 units
- 0343 - Condominiums - residential (association risk only) - with mercantile - Over 30 units
- 0331 - Condominiums - residential (association risk only) - without mercantile - Up to 10 units
- 0332 - Condominiums - residential (association risk only) - without mercantile - 11 to 30 units
- 0333 - Condominiums - residential (association risk only) - without mercantile - Over 30 units
- 0532 - Dairy Products or Butter and Egg Stores

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Note: If sole occupancy and over 15,000 sq. ft., use Code 0432.

- 0931 - Gasoline Stations - full service, self and full service combined - No repair
- 0932 - Gasoline Stations - full service, self and full service combined - Limited Repair

Note: With repair limited to auto glass replacement, battery replacement, brake adjustments, tire changing, tune ups (points, plugs and carburetor adjustments), oil changing, lubrications, speedometer adjustments and similar services.

- 0933 - Gasoline Stations - full service, self and full service combined - major engine repair or body repair
- 0931 - Gasoline Stations - self service
- 0923 - Funeral Homes or Chapels
- 0913 - Laundries and Dry Cleaners - self-service
- 0520 - Laundry and Dry Cleaning or Dyeing Receiving Stations - No pressing
- 0911 - Laundry and Dry Cleaning or Dyeing Receiving Stations - With pressing
- 0912 - Laundries and Dry Cleaning Plants - Commercial Laundries
- 0911 - Laundries and Dry Cleaning Plants - Dry Cleaning including Dyeing
- 0913 - Laundry and Dry Cleaning Stores
- 0912 - Laundry Rental Service - no laundry or dry cleaning on premises
- 1052 - Schools - Colleges, universities, junior colleges or college preparatory
- 1052 - Schools - Public or private - elementary, kindergarten or junior high
- 1052 - Schools - Public or private - high school
- 0921 - Schools - Trade or vocational
- 0844 - Stadiums

D. Special Classification Items

1. CSP Class Code 0580 (Greenhouses)

Greenhouses are eligible for class rating without floor area limitation. Classify glass in metal frame greenhouses as Non-Combustible construction. Classify all other greenhouses (including greenhouses with plastic windows in metal frame) as Frame Construction.

2. CSP Class Code 0845 (Camps)

Buildings of Frame, Joisted Masonry or Non-Combustible construction on the camp premises regardless of area are eligible for class rating.

3. CSP Class Code 0932 (Auto Service Stations)

Contents rates may apply to underground fuel storage tanks, contents of such tanks, pumps, piping and connections to the tanks, and also to awnings, signs and metal smokestacks which are necessary and usual to the operation of an automobile service station.

4. CSP Class Code 1180 (Vacant Buildings)

Use rates for the CSP Class Code associated with the intended or previous occupancy. Add the increment shown in the Basic Group I table in the state rates, unless the Class Code of the previous or intended occupancy is 0580, 0742-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051 or 1052.

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5. CSP Class Codes 1400 (Waste and Reclaimed Material), 1650 And 1700 (Building Supplies)

Building and Contents rates apply to enclosed sheds or buildings. The Yard Property rate applies to material stored in the open or open-sided sheds on the premises without area limitation. If materials in the Yard are non-combustible, use the Yard rates for Non-Combustible construction, otherwise use Yard rates for Frame construction.

6. CSP Class Codes 1751 And 1752 (Oil Distributing Stations)

7. Auxiliary and Subsidiary Buildings

Determine CSP Class Codes for auxiliary and subsidiary buildings (such as garages, tool sheds or boiler houses which are used in conjunction with and pertinent to an occupancy).

8. Vaults or Safes

For contents in vaults or safes with a fire resistance rating of:

- a. One hour with non-combustible material stored such as jewelry or coins, or
- b. Two hours with combustible material stored such as clothing or furs, multiply the applicable contents rate by 0.50.

9. Limited Cooking Restaurants and Certain Other Occupancies with Limited Cooking

a. Definition

Limited cooking refers to restaurants and other cooking facilities, as listed in this rule, where foods are prepared cold or cooked using appliances which do not emit smoke or grease-laden vapors that require an exhaust system (for example, electric sandwich grills, toasters, warming ovens, roller warmers, infrared snack warmers, microwave ovens, domestic ranges, domestic ovens and pizza ovens).

Not permitted: grilling, open broiling, deep-fat frying, roasting, barbecuing, solid fuel cooking (for example, mesquite, charcoal or hardwood) or other processes capable of producing grease-laden vapors requiring an exhaust system.

b. CSP Class Codes and Eligibility Rules

(1) Code 0545 - Limited Cooking Restaurant

(2) Code 0534 - Food Products With Limited Cooking, Excluding Bakeries

(3) If the restaurant or cooking facility meets the definition of Limited Cooking, then the risk is eligible for class rating subject to any other limitations on eligibility:

Codes 0742, 0743, 0744 - Motels and Hotels with Restaurant

Code 0755 - Golf Clubs, Tennis Clubs and Similar Sports Facilities with Cooking

Code 0951 - Gambling Casino with Restaurant

E. Items Classified Under Special Class Code 1190

- 1) AIRCRAFT STORED IN THE OPEN
- 2) AIRCRAFT BEACONS, BLINKERS and Other Lighting Equipment
- 3) AMUSEMENT EQUIPMENT IN THE OPEN (Commercial Enterprises), including rides, games, aerial trams, ski lifts, amusement piers, golf driving range equipment, miniature golf equipment and similar equipment
- 4) ARTIFICIAL TURF
- 5) AWNINGS OR CANOPIES (When Insured Separately)
- 6) BILLBOARDS AND SIGNS (Not on Buildings)
- 7) BLEACHERS

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- 8) BOATS, DREDGES OR VESSELS ON LAND OR PERMANENTLY ANCHORED BRIDGES, AQUEDUCTS:
- 9) COOLING TOWERS
- 10) CORDWOOD, FELLED TIMBER, STAKES AND RAILROAD TIES in the open, not on the premises of a lumber mill or builders supply yard
- 11) CRANES AND OTHER HEAVY MACHINERY in the open
- 12) DRIVE-IN THEATERS (Speakers and Screens Only)
- 13) ELECTRIC TRANSFORMERS in the open not owned by a public utility
- 14) ELECTRIC VEHICLE CHARGING STATIONS (Pole Mount or Pedestal; Not Wall Mounted)
- 15) EXHIBIT STANDS AND BOOTHS IN THE OPEN
- 16) EXPLOSIVES IN THE OPEN
- 17) FENCES AND ARBORS
- 18) INCINERATORS OR REFUSE BURNERS which are not part of a building
- 19) MACHINERY AND EQUIPMENT IN THE OPEN in use for processing, manufacturing or mining operations, which is not part of a building or other structure
- 20) MOTION PICTURE SETS IN THE OPEN
- 21) NURSERY STOCK IN THE OPEN (Trees, Shrubs, Plants, Flowers)
Note: The above classification does not apply to growing crops, or to standing timber, but may apply to landscaping trees, shrubs, plants or flowers not provided for in Dwelling Policy Program or Farm Coverage Part.
- 22) OIL DERRICKS
- 23) RAFTS AND OTHER FLOATING EQUIPMENT, ALSO PORTABLE OR MOVABLE DOCKS (NOT BOATS OR DREDGES)
- 24) RESERVOIR
- 25) ROOFS
- 26) SAWMILLS, PORTABLE, IN THE OPEN
- 27) STOCK PENS, FEED PENS, FEED STORING PENS, CORRALS, where such equipment is not subject to Division Four - Farm
- 28) SOLAR PANEL ARRAYS - FREESTANDING (Not on Buildings), including strut support
- 29) STREET LIGHTING POLES, PARKING METERS, STREET SIGNS, TRAFFIC SIGNALS, FLAGPOLES, FIRE ALARM BOXES, AND SIMILAR EQUIPMENT
- 30) SWIMMING POOLS IN THE OPEN
- 31) TANKS, BINS AND SILOS, used for the storage of non-combustible liquids such as water, non-combustible gases such as nitrogen, oxygen, or CO, and non-combustible solids such as sand or gravel
- 32) TENTS AND FABRIC COVERED STRUCTURES
- 33) TOWERS
- 34) TUNNELS AND UNDERGROUND PASSAGEWAYS, including underground conduits or pipes (excluding mine passageways)
- 35) WATER OR SEWAGE LIFT PUMPS, enclosed or open
- 36) WIND TOWERS

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400. RATING TERRITORIES

1. The following areas are eligible for coverage.
 - A. The counties of Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy.
2. Rating Territories – Refer to the table below for territory assignments.

County	Territory
Aransas	10
Brazoria	10
Calhoun	10
Cameron	10
Chambers	10
Galveston	8
Harris	1
Jefferson	10
Kenedy	10
Kleberg	10
Matagorda	10
Nueces	9
Refugio	10
San Patricio	10
Willacy	10