



**Texas**  
**Personal Dwelling Manual**  
**Windstorm and Hail**

**Weston Insurance Company**  
**P.O. Box 142057, Coral Gables, FL 33114-2057**  
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## **WESTON INSURANCE COMPANY**

### **WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

## **SECTION 1. GENERAL RULES**

### **100. GENERAL INFORMATION**

Please visit the agent's section of our website: [www.weston-ins.com](http://www.weston-ins.com).

The **Wind Only Dwelling Program** provides property coverage using the forms and endorsements specified in this Manual. This Manual contains the rules and classifications governing the writing of the Wind Only Dwelling Policy (**WIC TX DWO 01**).

### **101. ELIGIBILITY**

Property owners are eligible for coverage in WESTON INSURANCE COMPANY (Weston) if:

- The property to be insured is located in an eligible area;
- The property is occupied as a dwelling, garage apartment, duplex dwelling, employee quarters, private garage, private barns, seasonal dwelling, private club house, private camp house or miscellaneous outbuildings on dwelling premises, any individually owned townhouse or condominium unit insured in the name of the unit owner, and residential contents only policy.
- The property meets all other applicable underwriting criteria.

To determine eligible areas, reference the eligible area definitions found in the Territories Definitions section of this Manual.

### **102. INSURABLE PROPERTY**

Weston recognizes properties that meet the Texas Windstorm Insurance Association's (T.W.I.A. or the Association) eligibility requirements as insurable properties. T.W.I.A. defines the follow property construction types as insurable:

- A.** All structures that were constructed or repaired or to which additions are made prior to June 1, 1972.
- B.** All structures that were constructed or repaired or to which additions were made on and after June 1, 1972 but before January 1, 1988 and were certified as being in compliance with the building specifications of the plan of operation.

**EXCEPTION:** Structures constructed, repaired or to which additions were made on or after June 1, 1972 but before January 1, 1988, that are located in an area covered at the time by a building code recognized by the Association shall be considered insurable property for windstorm and hail insurance from the Association without compliance with the building specifications of the plan of operation or inspection and approval by the Texas Department of Insurance. A structure constructed, repaired, or to which additions were made on or after June 1, 1972 but before January 1, 1988, that is located in an area not covered by a building code recognized by the Association shall be considered an insurable property for windstorm and hail insurance from the Association without compliance with the building specifications of the plan of operation or inspection and approval by the Texas Department of Insurance, if that structure has been previously insured by a licensed insurance company authorized to do business in this State and the risk is in essentially the same condition as when previously insured, except for normal wear and tear, and without any structural change other than a change made according to code. Evidence of previous insurance includes a copy of a previous policy, copies of canceled checks or agent's records that show payments for previous policies, and a copy of the title to structure or mortgage company records that show previous policies.

- C.** All structures constructed, repaired or to which additions were made on and after January 1, 1988 that have been certified by the Texas Department of Insurance as being in compliance with

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the building specifications of the plan of operation shall be considered insurable property, except as provided in items D and E. A certificate of compliance (Form WPI-8) issued by the Texas Department of Insurance is evidence of insurability of the structure by the Association.

**D.** Weston will also accept the below building code construction statements from a building official:

1. For property located east of the boundary line of State Highway 146 and inside the city limits of the City of Seabrook (Harris County) and for property located east of the boundary line of State Highway 146 and inside the city limits of the City of La Porte (Harris County), all structures constructed, repaired, or to which additions were made on and after January 1, 1988, and before March 1, 1996, are approved as complying with the Association's Inland Building Code (1973 Edition, Standard Building Code) if the City of Seabrook or the City of La Porte has issued to the owner of the property the following statement signed by a city building official. This statement must be provided to the Association when application is made to the Association for windstorm and hail insurance and shall be considered evidence of insurability of the structure by the Association.

"To the best belief and knowledge of the undersigned, the structure, located at (Street Address) , (City or Town) , Texas, was constructed, repaired, or an addition was made on and after January 1, 1988, and before March 1, 1996, in accordance with building specifications and standards which comply with the Standard Building Code (1973 Edition) or an equivalent recognized code; and the City of , (City or Town) , Texas, inspected the structure and enforced compliance to said code."

2. For property located in the City of Morgan's Point (Harris County), all structures constructed, repaired, or to which additions were made on and after January 1, 1988, and before June 1, 1996, are approved as complying with the Association's Inland Building Code (1973 Edition, Standard Building Code) if the City of Morgan's Point has issued to the owner of the property the following statement signed by a city building official. This statement must be provided to the Association when application is made to the Association for windstorm and hail insurance and shall be considered evidence of insurability of the structure by the Association.

"To the best belief and knowledge of the undersigned, the structure located at (Street Address) , Morgan's Point, Texas, was constructed, repaired, or an addition was made on and after January 1, 1988, and before June 1, 1996, in accordance with building specifications and standards which comply with the Standard Building Code, (1973 Edition) or an equivalent recognized code; and the City of Morgan's Point, Texas, inspected the structure and enforced compliance to said code."

3. For property located east of the boundary line of State Highway 146 and inside the city limits of the City of Shoreacres (Harris County) and for property located east of the boundary line of State Highway 146 and inside the city limits of the City of Pasadena (Harris County), all structures constructed, repaired, or to which additions were made on and after January 1, 1988, and before March 1, 1997, are approved as complying with the Association's Inland Building Code (1973 Edition, Standard Building Code) if the City of Shoreacres or the City of Pasadena has issued to the owner of the property the following statement signed by a city building official. This statement must be provided to the Association when application is made to the Association for windstorm and hail insurance and shall be considered evidence of insurability of the structure by the Association.

"To the best belief and knowledge of the undersigned, the structure, located at (Street address) , (City or Town) , Texas, was constructed, repaired, or an addition was made on and after January 1, 1988, and before March 1, 1997, in accordance with building specifications and standards which comply with the Standard Building Code (1973 Edition) or an equivalent recognized code; and the City of , (City or Town) , Texas, inspected the structure and enforced compliance to said code."

- E.** The following property if certified by the Texas Department of Insurance as being in compliance with the building specifications of the plan of operation shall be considered insurable property:

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1. A structure constructed, repaired, or to which additions were made on and after March 1, 1996, that is located east of the boundary line of State Highway 146 and inside the city limits of the City of Seabrook (Harris County) or that is located east of the boundary line of State Highway 146 and inside the city limits of the City of La Porte (Harris County).
  2. A structure constructed, repaired, or to which additions were made on and after June 1, 1996, that is located in the City of Morgan's Point (Harris County).
  3. A structure constructed, repaired, or to which additions were made on and after March 1, 1997, that is located east of the boundary line of State Highway 146 and inside the city limits of the City of Shoreacres (Harris County) or that is located east of the boundary line of State Highway 146 and inside the city limits of the City of Pasadena (Harris County).
  4. A certificate of compliance (Form WPI-8) issued by the Texas Department of Insurance is evidence of insurability of the structure by the Association.
- F. All structures which are located within those areas designated as units under the Federal Coastal Barrier Resources Act (Public Law 97-348) and for which construction has commenced on or after July 1, 1991, shall not be considered insurable property.
- G. For properties located in eligible territories that are not insured by T.W.I.A. or do not meet the above list of eligibility requirements, Weston will accept an appraisal (no more than 5 years old) to determine if the property meets Weston's insurability requirements.
- H. Refer to subsection **306. WPI-8 Waiver Program** for structures that may qualify under this program.

### 103. EXTENT OF COVERAGE

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

- A. **Dwelling (WIC TX DWO 01)** – provides replacement cost coverage on structures and actual cash value on personal property.
- B. **Special Coverage Notes:**
1. It is permissible to extend the Dwelling Policy, without additional premium charge, to cover the interest of a non-occupant joint owner in the building. Use Endorsement **WIC TX W441** - Additional Insured – Described Location.
  2. A building containing 3 or 4 families within a single building that is not owner-occupied is defined as an apartment building and must be rated on a Commercial policy.
  3. Coverage for an additional location must be provided under a separate policy.
  4. Coverage for Other Structures – Rented to Others must be provided under a separate policy.
  5. Please refer to **Section 1. General Rules**, sub section **101. Eligibility** for all other applicable risk types.

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**104. LIMITS OF LIABILITY**

Policy Form	Cov. A Min.	Cov. A Max.	Cov. B Other Structures	Cov. C Personal Property	Cov. D Add'l Living Expense
WIC TX DWO 01	None	None	2% or 10% of Cov A	Cov. A & C - 0 to 75% of Cov A Cov. C only - None	0%, 10% or 20% of Cov A

**105. SUBMISSION PROCEDURES**

**A. Application**

The **Wind Only Dwelling Application** or **ACORD Application** must be submitted by using Weston's electronic policy quoting system or may be emailed to Weston.

**B. Submission Procedures**

**1. General**

No coverage with Weston is effective unless the risk meets Weston's eligibility and underwriting requirements.

**2. Premium Payment**

**a. Method of Payment**

Weston accepts only the following methods of payment:

**(1) Full Payment Plan** - 100% of the total policy premium plus the mandatory policy fee is due by the effective date or the issue date of the policy, whichever is later.

**(2) Quarterly Payment Plan –**

- 40% of the total policy premium plus the mandatory policy fee (plus \$10 one-time service fee) due by the effective date of the policy or the date of issuance, whichever is later.
- 20% of the total policy premium (plus \$8 installment fee) due 90 days after the policy effective date.
- 20% of the total policy premium (plus \$8 installment fee) due 180 days after the policy effective date.
- 20% of the total policy premium (plus \$8 installment fee) due 270 days after the policy effective date.

**(3) Semi-Annual Payment Plan –**

- 60% of the total policy premium plus the mandatory policy fee (plus a \$10 one-time service fee) due by the effective date of the policy or the date of issuance, whichever is later.
- 40% of the total policy premium (plus \$8 installment fee) due 180 days after the policy effective date.

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

**(4) 10 pay Payment Plan –**

- 20% of the total policy premium plus the mandatory policy fee (plus a \$10 one-time service fee) due by the effective date of the policy or the date of issuance, whichever is later.
- Plus 9 subsequent monthly payments of 8.889% of premium (plus \$8 installment

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fee per installment).

#### b. Other Requirements

- (1) The full amount of premium collected must be submitted with each application without any deductions (e.g. commissions).
- (2) All premium and monies submitted on behalf of the applicant/insured must be payable to Weston.
- (3) If an agent submits a premium payment on behalf of the applicant/insured, Weston will treat such check as payment 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.
- (4) 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) No funds should be collected for properties that are ineligible for coverage.

### 3. Required Documentation

#### a. Applications

All applications must be submitted by using Weston's electronic policy quoting system or via email and must be fully completed, signed and dated. When applicable, submit a copy of the Cancellation or Non-Renewal Notice from the immediate or previous insurer or proof of new purchase or lease.

#### b. Replacement Cost Estimator (WIC TX DWO 01)

A replacement cost estimator or an appraisal (no more than 5 years old) is required. The requested coverage amount must not be less than **80%** or greater than **125%** of the replacement cost indicated on the valuation provided to Weston, and the coverage amount must meet the 100% insurance to value requirement. "Insurance to value" means that the dwelling is insured to 100% of the full replacement cost;

If the requested coverage amount does not comply with the requirements noted above, a residential appraisal (no more than 5 years old) from a Texas licensed appraiser acceptable to Weston, must be submitted with the application along with a replacement cost estimator for underwriting consideration.

**Note 1:** Weston is not required to provide coverage in excess of replacement cost to satisfy mortgage lending requirements.

**Note 2:** A property inspection report may be ordered by Weston on a property to confirm replacement cost values and/or insurability.

#### c. Photograph Requirements

Weston may require two recent photographs (standard or digital); one photo angled to show the full front of the dwelling and one side, and the other photo angled to show the full rear of the dwelling and the other side. Photographs must be submitted with the application.

**Note:** Additional photographs are required for Other Structures - Coverage **B**, when a structure is clearly separated from the main building (i.e. pool houses, in-law/guest quarters, detached garage or workshop).

The agent may (at their own expense) designate a person or organization, other than the applicant or insured, to fulfill this requirement. However, this does not relieve the agent of the responsibility for complying with the requirement or the accuracy of the photographs.

#### d. Other Requirements

Weston may verify the existence of a WPI-8 Certificate or WPI-8 Waiver issued by the

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Texas Department of Insurance. Other documents may be required to support insurability, a premium discount, or to avoid a surcharge as outlined in the manual. When applicable, these documents are required to be submitted with the application.

#### **4. Agent Commission**

The rate of commission payable to agents for all coverages will be based upon the commissionable policy premium received.

**Note 1:** No Commissions are payable on any Managing General Agent (MGA) or Policy Fees.

**Note 2:** No Commissions are payable on any WPI-8 Waiver surcharges.

**Note 3:** In the event any policy premiums are CHARGED OFF, commission will only be paid on collected earned premiums.

#### **5. Agent Inspection**

Prior to requesting coverage with Weston, the agent is required to visually verify, within five (5) business days from the policy effective date, that the property to be insured is located at the address recorded on the application. Additionally, the agent is required to verify that the property meets eligibility criteria and that any negative underwriting characteristics are identified.

The agent may (at their own expense) designate a person or organization, other than the applicant or insured, to fulfill this requirement. However, this does not relieve the agent of the responsibility for complying with the requirement or the accuracy of the inspection.

The agent's inspection should at least confirm the following:

- Photographs submitted accurately represent the structure to be insured.
- The inspection substantiates the data entered on the replacement cost estimator.
- The physical condition of the structure is acceptable and does not indicate unreported signs of existing damage, disrepair or neglect.
- There are no unusual or obviously hazardous conditions not indicated on the application.

#### **6. Properties Requiring Additional Time for Weston to Review**

The agent must not collect premium for properties exhibiting any one of the following characteristics:

##### **a. Existing Damage**

Any risk that has existing damage must be submitted for approval with the following documentation: description of damage, photos of damage and documentation showing when repairs will be completed.

#### **7. Hurricane or 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.

#### **8. Credit Reports**

Credit reports are not used in the underwriting process to evaluate risk.

A policy that has been in effect for more than 90 days will not:

- a. be cancelled or otherwise terminated; or
- b. have a claim submitted by the insured denied based on credit information available in public records.

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#### **9. Loss History Reports (New Business Only)**

Loss history reports may be used as a part of Weston's underwriting process to substantiate information provided on the application.

#### **106. POLICY PERIOD**

All policies are issued for a one (1) year term at premiums applicable on the effective date of the policy term.

#### **107. ROUNDING OF PREMIUMS, MINIMUM PREMIUM AND WAIVER OF PREMIUM**

**A.** The premium for each coverage shown in the policy is rounded to the nearest whole dollar, with fifty cents (\$0.50) or more rounded to the next higher dollar. In no event will premiums for any coverage be less than one whole dollar (\$1).

For all policy cancellations, round the total policy return premium to the next higher whole dollar.

**B.** The minimum policy writing premium shall be \$250. The minimum policy writing premium is exclusive of **MANDATORY ADDITIONAL CHARGES** and the **WPI-8 WAIVER PROGRAM** surcharge.

**C.** The minimum earned premium applicable to all policy forms shall be one hundred dollars (\$100).

**D.** Additional or return premiums of five dollars (\$5) or less will be waived. Weston will return premium due if requested by the insured.

#### **108. POLICY CHANGES**

**A.** All policy change requests and required documents must be submitted to Weston within five (5) business days from the effective date of the change.

**B.** All changes are made using the rules and rates in effect at the inception of the policy or latest subsequent renewal date thereafter.

**C.** Changes affecting a prior year will be made effective on the current renewal date, unless such exception is approved by Weston.

**D. Policies may not be cancelled and rewritten to circumvent forthcoming rate, rule, coverage or surcharge changes.**

#### **E. 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 Laws and Weston's underwriting guidelines.

#### **109. AUTOMATIC INCREASE IN LIMITS (WIC TX W220)**

The Coverage A Dwelling limit is based on "Insurance To Value." Therefore, the Coverage A Dwelling limit may be adjusted annually at renewal for inflation as determined by a Replacement Cost Estimator. Contents and other limits will be adjusted proportionately.

If an adjustment is made to the Coverage A Dwelling limit, it will be indicated on the Renewal Declarations Page.

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**110. TRANSFERS OR ASSIGNMENTS**

- A.** Upon a change of an Agent of Record, policies may be transferred or assigned to a new Weston Agent. Adequate supporting documentation may be requested from Weston's new Agent of Record before the transfer or assignment is processed. The transfer or assignment may not be processed until the next renewal period.
- B.** A new location may not be substituted for an existing location. A new application for coverage must be submitted including new photos and all required documents. The prior policy must be cancelled.

**111. 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 will result in one of the following:

- Credits are removed back to the inception date for new business policies and at the subsequent renewal for existing policies.
- 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.

**112. CANCELLATIONS AND NON-RENEWALS**

**A. Cancellations**

1. If a policy is cancelled, the return premium is calculated 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:** The minimum earned premium applicable to all policy forms shall be one hundred dollars (\$100). In the event an assumed/eligible 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

EAP = Earned Premium = [((number of days policy was active in the hurricane season \* 1.0) + (number of days policy was active outside the hurricane season \* 1.0)) / 365] \* A  
EAP' = Earned Premium (adjusted for seasonality of exposure) = [((number of days policy was active

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in the hurricane season \* 1.15) + (number of days policy was active outside the hurricane season \* 0.8695652)) / 365] \* A MGA = Per Policy MGA Fee = \$75 UEP = Unearned Premium = A - (IF((EAP' + MGA)/EAP > 1.15, EAP \* 1.14918, EAP')

2. Weston will not grant a backdated cancellation for more than 3 days, unless there is no more insurable interest, and acceptable documentation will be required (e.g. closing statement, deed, evidence of insurance).

#### B. Non-Renewals

Non-renewals are handled in compliance with statutory requirements and policy provisions.

### 113. CONSTRUCTION DEFINITIONS

- A. Frame** — buildings where the exterior walls are of wood or other combustible materials including combinations with other materials such as brick veneer (BV), stone veneer, fiber cement (e.g., hardiplank) and stucco on wood. The wood frame is relied upon for structural stability.
- B. Masonry** — At least 67% (i.e. two-thirds) of the exterior walls are constructed of non-reinforced masonry materials such as adobe, brick, concrete gypsum block, hollow concrete block, stone, tile or similar materials.
- C. Superior Construction** — must meet at least one of the following criteria:
  - 1. Non-Combustible** — 100% of the exterior walls, floors and roof constructed of and supported by metal, asbestos, gypsum, or other non-combustible materials.
  - 2. Masonry Non-Combustible** — 100% of the exterior walls constructed of masonry materials (as described in "B. Masonry" above) and floors and roof of metal or other non-combustible materials.
  - 3. Fire Resistive** — 100% of the exterior walls, floors and roof constructed of masonry or other fire resistive materials.

#### Note: Predominant Wall Construction Rule

Determine percentage of each wall construction class in the building. For wall construction types that are 33 1/3% or greater, the building is rated according to the wall construction class with the highest rate. Disregard any wall construction types that are less than 33 1/3%.

**Note:** For T.W.I.A. assumed/eligible policies, construction credits will be retained with the respective T.W.I.A. construction definitions and construction credits (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, these policies will be subject to the respective above listed Weston construction definitions.

### 114. SINGLE BUILDING DEFINITION

- A.** All buildings or sections of buildings which are accessible through unprotected openings are considered a single building.
- B.** Buildings which are separated by space are considered separate buildings.
- C.** Buildings or sections of buildings which are separated by the following are considered separate buildings:
- D.**
  1. A six (6)-inch reinforced concrete or an eight (8)-inch masonry party wall; or
  2. A documented minimum two (2) hour non-combustible wall that has been laboratory tested for independent structural integrity under fire conditions that pierces or rises to the underside of the roof and that pierces or extends to the inner side of the exterior wall are considered separate buildings.

Accessibility between buildings with independent walls or through masonry party walls

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described in **C.1.** and **C.2.** above must be protected by at least a Class A Fire Door installed in a masonry wall section.

#### 115. TOTAL POLICY PREMIUM CALCULATION

##### A. Coverage A – Dwelling & Coverage C – Personal Property

1. Based on the selected limit, coinsurance rate, construction, territory and distribution channel, calculate the base premium based on a 1% deductible from the Base Rates section of this manual.
2. For T.W.I.A. assumed or eligible business only, if wind-driven rain is excluded, multiply the base premium by the wind-driven rain exclusion factor from Rule 121. For T.W.I.A. ineligible business only, if wind-driven rain is included, multiply the base premium by the wind-driven rain inclusion factor from Rule 121.
3. Where applicable, apply the following adjustments independently to the base premium (step 1).
  - a. Building Code Credit
  - b. Superior Construction
  - c. Hail Resistant Roof Credit
  - d. Actual Cash Value Roof CreditAdd or subtract the results above to the premium calculated in step 2.
4. Where applicable, apply the following adjustments independently to the adjusted premium calculated in step 3. Then add the results to the adjusted premium calculated in step 3. If the adjustments listed below do not apply, skip step 4.
  - a. Replacement Cost Endorsement Personal Property (Coverage C only)
  - b. Deductible factors
5. If coinsurance is being waived, apply the First Loss Scale Formula to the premium calculated in step 3. (or step 4.) prior to rounding. If this step does not apply, skip to step 6.
6. If Increased Cost in Construction (ICC) coverage is being added, calculate the ICC premium by multiplying the Coverage A premium calculated in step 3., step 4., or step 5. times the appropriate ICC rate, then round to the nearest whole dollar. Refer to the ICC rule in this manual. If ICC is not being added, skip to step 8.
7. Add the calculated ICC premium from step 6. To the Coverage A premium determined in step 3., step 4., or step 5.
8. The premium from step 3., step 4., step 5., or step 7. will equal the Coverage A and/or Coverage C premium.

##### B. Coverage B – Other Structures

1. Where applicable, to decrease Coverage B to 2% of Coverage A, apply a premium factor of 0.98 independently to the Coverage A premium. Otherwise refer to Coverage B rule.

##### C. Coverage D – Additional Living Expenses

1. Where applicable, to decrease Coverage D to 0% of Coverage A or Coverage C, apply a premium factor of 0.97 independently to the Coverage A and/or Coverage C premium. Otherwise refer to Coverage D rule.
2. Where applicable, to increase Coverage D to 20% of Coverage A or Coverage C, apply a premium factor of 1.02 independently to the Coverage A and/or Coverage C premium. Otherwise refer to Coverage D rule.

##### D. Sub-total Premium

1. Add all Coverage A, Coverage B, Coverage C, and Coverage D premiums calculated in the above sections (A., B., and C.) to determine the sub-total premium.

##### E. Final Rate Adjustment Factor

1. Multiply the amount calculated in section D. above by the **FINAL RATE ADJUSTMENT FACTOR**.
2. Subtract E.1 from D.1

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#### **F. WPI-8 Waiver Program**

1. If the structure is being issued under the WPI-8 Waiver Program (Section 306.) multiply Step E.2 results times 15% to calculate the WPI-8 Waiver surcharge, then round to the nearest whole dollar. Add any WPI-8 Waiver surcharge to the Step E.2 results. If the WPI-8 Waiver program does not apply skip this step.

#### **G. Mandatory Additional Charges**

1. Calculate each of the **TOTAL MANDATORY ADDITIONAL CHARGES**. Then add the individual surcharges together to produce the **TOTAL MANDATORY ADDITIONAL CHARGES**.

#### **H. Commercially Rated Items**

The following items are rated in compliance with the Texas commercial rating manual for the appropriate classification

1. Residential personal property (Coverage B) located in a commercially rated structure, including condominium units.
2. "Miscellaneous" residential items, including but not limited to swimming pools, fences and Deck/Dock/Boathouse over water.

Finally, add the total mandatory additional charges to Step E.2 or Step F.1 to calculate the **TOTAL POLICY PREMIUM**.

### **116. COVERAGE A LIMIT OF LIABILITY**

- A. Coverage A, Dwelling, is available at 80%, 90% and 100% coinsurance.
- B. For amounts of insurance higher than \$100,000, a rate per \$1,000 of insurance above \$100,000 is provided.

### **117. COVERAGE B LIMIT OF LIABILITY**

- A. Coverage B, Other Structures, is available at 2% or 10% of the Coverage A limit.
- B. Base rates include Coverage B at 10% of Coverage A.
- C. To decrease Coverage B to 2% of Coverage A, multiply by a factor of 0.98.
- D. Coverage B is only available when Coverage A is purchased.

### **118. COVERAGE C LIMIT OF LIABILITY**

- A. When Coverage A is purchased, Coverage C, Personal Property or Contents coverage is available in increments of 5% of the Coverage A limit, up to a maximum of 75% of Coverage A.
- B. When only Coverage C is purchased, Coverage C, Personal Property or Contents coverage is available for rental and condominium units subject to Weston's approval. However, only the 1% deductible option is available when only Coverage C is purchased.
- C. Base rates include Coverage C at 0% of Coverage A.
- D. To include Coverage C at a higher limit, refer to the Rate Tables in Section 4 for the appropriate factor.

### **119. COVERAGE D LIMIT OF LIABILITY (WIC TX W310)**

- A. Coverage D, Additional Living Expenses, is available at 0%, 10% or 20% of the Coverage A limit.
- B. Base rates include Coverage D at 10% of Coverage A.
- C. When only Coverage C is purchased, the base rates include Coverage D at 10% of Coverage C.
- D. To decrease Coverage D to 0% of Coverage A or Coverage C, multiply by a factor of 0.97.
- E. To increase Coverage D to 20% of Coverage A or Coverage C, multiply by a factor of 1.02.

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**Note:** Coverage D is available only on a primary residence, as shown on the Declarations page.

**120. CONSEQUENTIAL LOSS COVERAGE**

This policy provides up to a maximum of \$500 of coverage to pay for certain covered real or personal property owned by an insured that is damaged due to changes in temperature after a covered loss occurrence.

**121. WIND-DRIVEN RAIN COVERAGE**

Coverage for wind-driven rain is available to T.W.I.A. assumed business, T.W.I.A. eligible business, and T.W.I.A. ineligible business. To provide coverage for wind-driven rain, attach form **WIC TX W320**.

**A. T.W.I.A. assumed business or T.W.I.A. eligible business**

When coverage is provided, use the corresponding base rate table for T.W.I.A. assumed/eligible business. If wind-driven rain is excluded on T.W.I.A. assumed or eligible business, use the corresponding base rate table for T.W.I.A. assumed/eligible business and apply a factor of 0.93 to calculate the excluding wind-driven rain base rate.

**B. T.W.I.A. ineligible business**

When coverage is not provided, use the corresponding base rate table for T.W.I.A. ineligible business. If wind-driven rain is included on T.W.I.A. ineligible business, use the corresponding base rate table for T.W.I.A. ineligible business and apply a factor of 1.075 to calculate the including wind-driven rain base rate.

**SECTION 2. RESERVED**

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### SECTION 3. DISCOUNTS AND SURCHARGES

#### 300. DEDUCTIBLES

- A. The standard deductible is 1% of the Coverage A amount of insurance, but not less than \$100.
- B. The following deductible options are also available: \$100, \$250, 1.5%, 2%, 2.5% 3%, 4% or 5%. 1.5%, 2%, 2.5%, 3%, 4% and 5% deductible options are available for insurance amounts of \$25,000 or more. If one of these options is selected, refer to the Rate Tables for the appropriate deductible factor.
- C. Deductible applies to dwelling, personal property and dwelling outbuildings.
- D. Deductible applies on a per item basis.
- E. All deductible options may only be amended effective on the normal policy renewal date.

#### 301. BUILDING CODE CREDITS

- A. Building code credits shall be provided to dwelling policies where the dwelling was constructed to, or exceeded the standards of the Building Code for Windstorm Resistant Construction or the International Residential Code (IRC)/International Building Code (IBC) as modified by the Texas Department of Insurance (TDI). The TDI will provide a form WPI-8, building code certificate of compliance, which will indicate the code to which the structure was built.
- B. For homes built prior to 9/1/1998, a retrofit credit of 10% applies to homes retro-fitted with exterior opening protections that meet the windborne debris criteria standards of either the Building Code for Windstorm Resistant Construction, the IRC or the IBC.
- C. For policies effective on or after 9/1/1998, the Windstorm Resistant Construction credits apply. Refer to the Rate Tables for the appropriate building code credits.
- D. For policies effective on and after 7/31/2003, the International Residential Code or International Building Code credits apply. Refer to the Rate Tables for the appropriate building code credits.
- E. **Superior Construction**
  - 1. For a dwelling structure to qualify as superior construction, it must first be certified as such by the Texas Department of Insurance Residential Department.
  - 2. Once certified as superior construction, use 20% of the masonry premium for Coverage A and 40% of the masonry premium for Coverage C.

#### 302. REPLACEMENT COST ENDORSEMENT (WIC TX W365)

- A. **WIC TX W365** provides replacement cost coverage on residential personal property.
  - 1. Additional premium for this endorsement is a 15% surcharge applied to Coverage C premium.

#### 303. ACTUAL CASH VALUE ROOF ENDORSEMENT (WIC TX W400)

- A. Apply a 15% credit to the Coverage A premium, independent of any other adjustments.
- B. The Actual Cash Value Roof Endorsement, Form **WIC TX W400**, provides Actual Cash Value coverage for a roof covering, and may be attached to dwelling policies which have roof coverings that:
  - Are curling, cracking, or missing shingles;
  - Show signs of significant deterioration; OR
  - Exceed 15 years of age.
- C. When applying Form **WIC TX W400**, the deductible amount cannot exceed 1% of Coverage A (dwelling) limit of liability. A credit of 15% will be applied to the Coverage A premium upon receipt of the endorsement Form **WIC TX W400**, signed by the insured.
- D. Failure to sign the endorsement may result in the property being uninsurable.
- E. Note: The provisions of this form will not supersede the requirement that all items must be in insurable condition for coverage to be provided.

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#### **304. RESIDENTIAL INCREASED COST OF CONSTRUCTION (WIC TX W431)**

- A.** Increased Cost of Construction (ICC) coverage is available for residential structures to cover the increased cost of construction due to the enforcement of any ordinance or law.
- B.** An insured may select one of the limits of liability from the ICC table.
- C.** Apply the appropriate rate from the ICC table to the final premium then round to the nearest whole dollar. This calculation is independent of any other calculation, and the result is added to the final premium.

#### **305. ADJUSTED BUILDING COST ENDORSEMENT (WIC TX W220)**

- A.** Upon renewal, the coverage amount (limit of liability) on the dwelling will be increased by a percentage that is established by a building cost index for the property location. The adjusted limit of liability will be rounded up to the next \$1000. The dwelling limit is subject to the maximum limit of liability permitted by law.
- B.** The percentage increase in the dwelling limit of liability is established annually. It will be applied to the limit of liability for your dwelling at each renewal. The percentage increase is only an adjustment for inflation to the dwelling limit of liability on the expiring policy and does not ensure that the dwelling is adequately insured for the dwelling's full replacement cost.
- C.** The automatically adjusted dwelling limit of liability is shown on the renewal declarations that are sent approximately 60 days before expiration of the policy.
- D.** The insured has the right to request modification of the automatically adjusted dwelling limit of liability.
- E.** If the insured requests modification of the adjusted dwelling limit of liability, the request will take effect on the date a renewal policy becomes effective if it is received by Weston prior to the effective date of a renewal policy. The agent must include a valid replacement cost calculation, subject to Weston's approval, with the request to modify the adjusted dwelling limit of liability. Requests for a modification of the adjusted dwelling limit of liability that are received by Weston on or after the effective date of a renewal policy will become effective the date the request is received by Weston.
- F.** The limits of liability for Additional Living Expense and other, optional extensions of coverage that are based on the limit of liability for the dwelling, if applicable, will also be adjusted, subject to the maximum limit of liability permitted by law.
- G.** It is the agent/insured's responsibility to review the coverage regularly and make sure the dwelling limit of liability is adequate to repair or replace the insured property. This endorsement and any changes that result from it do not guarantee that the policy will have adequate coverage. Only the agent/insured can determine the appropriate amount of coverage.
- H.** Endorsement **WIC TX W220** does not automatically renew your policy.

#### **306. WPI-8 WAIVER PROGRAM**

Weston offers the same WPI-8 Waiver Program as T.W.I.A. The WPI-8 Waiver program allows specific residential dwellings to qualify for coverage without the submission of one or more WPI-8(s). All structures and/or their contents that qualify under these regulations for a waiver of the WPI-8 requirement will be issued at the appropriate premium plus a 15% surcharge, and will not be eligible for credits for building code compliance. The surcharge is both non-commissionable and non-refundable, and will be calculated from, and added to, the final total premium. Weston requires that the structure meets the following T.W.I.A. eligibility requirements:

##### **A. Basic Requirements**

- 1.** If coverages are increased during the policy term, the appropriate additional surcharge will be added. However, should coverage be decreased during the policy term, there is no refund or surcharges previously paid.

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2. While the WPI-8 Waiver surcharge(s) will be noted as a separate item on the policy declarations page(s), failure to pay the surcharge constitutes failure to pay premiums for purposes of policy cancellation.
3. Residential policies with property insured under any of three WPI-8 waiver programs are subject to the WPI-8 surcharge.
4. All structures and/or their contents that qualify under these regulations for a waiver of the WPI-8 requirement will be issued at the appropriate premium plus a 15% surcharge and will not be eligible for credits for building code compliance. The 15% surcharge will be calculated from and added to the final total premium.

#### B. Eligibility Criteria

1. "Certificate of Compliance Approval Program" (TAC §5.4906) – This program applies to certain residential structures insured by T.W.I.A. under a policy that was issued in accordance with the approval process initiated April 12, 2006 and continue to be eligible for coverage on September 1, 2009. Policyholders who have a structure insured under the WPI-8 waiver certificate of compliance approval program may continue to be eligible for coverage on the structure under the program if the policyholder also meets the underwriting eligibility requirements as noted below:
  - a. Comply with the mandatory building code requirements to secure a WPI-8 on all alterations, additions, repairs, or new construction on or after June 19, 2009.
  - b. Meet the declination requirements.
  - c. Meet the flood insurance requirements.
  - d. Satisfy all other Underwriting requirements, including maintenance of the structure in an insurable condition
2. "Alternative Eligibility Program" (Texas Insurance Code §2210.260) – This program allows property owners who do not have a Certificate of Compliance (Form WPI-8) for their entire structure the opportunity to obtain windstorm and hail insurance coverage. To maintain coverage, an Alternative Certification (Form WPI-12) must be completed for one of three qualifying structural building components. A property owner may obtain an Alternative Certification (Form WPI-12), on any one of the following components:
  - a. Entire roof of the dwelling, meaning all roof surfaces attached to the structure, including porches, overhangs, lean-tos, breezeways, carports, garages, and other roof surfaces.
  - b. Windborne debris protection for all exterior openings, including exterior doors, windows, garage doors, skylights, and other openings. Note: You may not use wood structural panels, including plywood and oriented strand board, to obtain an Alternative Certification for this component.
  - c. Exterior wall coverings for the entire structure, including porches, carports, garages, lean-tos, and other parts attached to the structure.
  - d. An Alternative Certification (Form WPI-12) can be obtained by doing one of the following:
    - Convert an existing Certificate of Compliance (Form WPI-8) issued for one of the three items listed above to a Form WPI-12, if the construction was based on the windstorm building standard in effect on or after February 1, 2003.
    - Improve one of the three building components listed above and have it inspected by a TDI –employed qualified inspector or a Texas licensed professional engineer appointed as a qualified inspector.
  - e. Two exemptions:
    - Inside City Limits: A structure constructed, repaired, or to which additions were made after June 1, 1972 and prior to January 1, 1988, that is located in an area covered at the time by a building code recognized by Weston shall be considered an insurable property for windstorm and hail insurance from Weston without compliance with the inspection or approval requirements of this section or the Plan of Operation.
    - Prior Windstorm Coverage through a Texas Licensed Company: A structure constructed, repaired, or to which additions were made after June 1, 1972 and prior to January 1, 1988, that is located in an area not covered by a building code recognized

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by Weston shall be considered an insurable property for windstorm and hail insurance from Weston without compliance with the inspection or approval requirements of this section or the Plan of Operation if that structure has been previously insured by a licensed insurance company authorized to do business in this state and the risk is in essentially the same condition as when previously insured, except for normal wear and tear, and without any structural change other than a change made according to code. Evidence of previous insurance includes a copy of a previous policy.

**Note:** Exemption only applies to construction made after June 1, 1972 and prior to January 1, 1988. It does not apply to construction after January 1, 1988.

### **307. MANDATORY ROOF COVERING CREDITS AND EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS CAUSED BY HAIL (WIC TX W420)**

- A.** Apply the credits from the applicable table to the base premium, independent of any other adjustments.
- B.** Residential roof covering credits apply to the building item when replacement of the existing roof covering or new residential construction is in compliance with U.L. Standard 2218 and is classified within one of the four resistance classifications shown in the following grid. Other standards, which are recognized and approved by the Texas Department of Insurance, are also acceptable. The class of roof, the date installed, and the territory are necessary to calculate the credit.
- C.** The Cosmetic Exclusion endorsement will be attached to any policy, which insures a residential building, to which the Mandatory Roof covering credit has been applied. The form must be signed by the insured. Refusal by the insured to sign the endorsement will result in revocation of any applicable roof covering credit. The signed endorsement must be submitted to the Weston prior to the applicant receiving a credit.

### **308. MANDATORY ADDITIONAL CHARGES**

#### **A. Policy Fee**

The Company will charge a policy fee equal to the lesser of 15% of Weston's Subtotal (Premium + WPI-8 Surcharge) or \$75 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 NSF checks.

#### **C. Other**

Other surcharges may be levied in accordance with state statute or Texas Department of Insurance rules (i.e. TWIA assessments).

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

### **309. FINAL RATE ADJUSTMENT FACTOR**

- A.** The Company will apply a 0.9 rate adjustment factor to the final premium prior to the application of the fees.

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**SECTION 4. BASE RATES AND RATE TABLES****400. DWELLING BASE RATES – TWIA Ineligible Program****TERRITORY 1 - (Rates for 1% Deductible (\$100 minimum))**

80% Coinsurance

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	12	9	8	3	3	3
1,500	16	12	10	6	6	5
2,000	23	20	17	6	6	5
2,500	25	20	17	9	6	5
3,000	29	23	19	9	9	8
3,500	32	26	23	9	9	8
4,000	32	26	23	12	9	8
5,000	38	33	28	12	9	8
6,000	42	37	30	12	12	10
7,000	45	39	33	17	12	10
7,500	49	39	33	17	12	10
8,000	53	43	37	20	16	14
9,000	59	51	42	20	16	14
10,000	66	57	47	23	19	16
11,000	72	60	51	26	19	16
12,000	79	67	56	26	23	19
13,000	85	70	58	30	25	22
14,000	92	78	64	33	25	22
15,000	99	84	70	33	29	24
16,000	105	87	72	37	29	24
17,000	112	94	78	39	32	26
18,000	118	100	84	39	36	30
19,000	125	105	86	43	36	30
20,000	131	112	92	46	38	32
21,000	138	118	98	46	38	32
22,000	144	121	100	51	42	36
23,000	152	128	106	53	45	38
24,000	159	135	112	57	45	38
25,000	164	139	114	57	49	40
26,000	171	145	120	60	49	40
27,000	177	152	126	64	52	43
28,000	184	155	129	64	55	46
29,000	190	162	134	67	55	46
30,000	197	169	140	70	58	50
35,000	230	196	162	81	68	57
40,000	264	223	185	94	78	66
45,000	296	250	207	104	87	73
50,000	328	281	233	118	98	82
55,000	359	307	255	128	104	87
60,000	391	334	278	138	114	95
65,000	424	361	300	152	123	104
70,000	458	391	326	161	133	113
75,000	491	418	347	174	143	120
80,000	523	446	370	185	153	129
85,000	556	473	393	198	162	136
90,000	589	504	417	209	173	145
95,000	622	531	440	222	182	154
100,000	656	558	463	232	191	161
Each Add'l						
\$1000	6.56	5.58	4.63	2.32	1.91	1.61

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

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**TERRITORY 1 - (Rates for 1% Deductible(\$100 minimum))**

**90% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	11	9	8	3	3	3
1,500	15	11	10	6	6	5
2,000	22	19	16	6	6	5
2,500	24	19	16	9	6	5
3,000	28	23	18	9	9	8
3,500	31	25	22	9	9	8
4,000	31	25	22	11	9	8
5,000	37	32	27	11	9	8
6,000	40	35	29	11	11	10
7,000	43	38	32	16	11	10
7,500	47	38	32	16	11	10
8,000	51	41	35	19	15	13
9,000	56	49	40	19	15	13
10,000	63	55	45	23	18	15
11,000	69	57	49	25	18	15
12,000	76	64	54	25	22	18
13,000	82	68	56	29	24	21
14,000	88	75	61	32	24	21
15,000	95	81	68	32	28	23
16,000	101	83	69	35	28	23
17,000	107	90	75	38	31	25
18,000	114	97	81	38	34	29
19,000	120	101	83	41	34	29
20,000	126	107	88	44	37	31
21,000	132	114	94	44	37	31
22,000	138	116	97	49	40	34
23,000	146	123	101	52	43	36
24,000	152	129	107	55	43	36
25,000	158	133	110	55	47	38
26,000	164	140	115	57	47	38
27,000	170	146	121	61	50	41
28,000	176	148	124	61	53	44
29,000	183	156	129	64	53	44
30,000	190	162	134	68	56	48
35,000	220	189	156	78	65	55
40,000	253	214	177	90	75	63
45,000	284	239	199	100	83	70
50,000	315	269	223	114	94	79
55,000	345	295	245	123	100	83
60,000	375	321	266	132	109	91
65,000	407	347	288	146	118	100
70,000	439	375	312	155	128	108
75,000	471	402	333	168	137	115
80,000	502	428	355	177	146	124
85,000	534	454	377	190	156	130
90,000	566	484	401	201	166	140
95,000	597	509	422	214	174	147
100,000	629	536	444	222	184	155
Each Add'l						
\$1000	6.29	5.36	4.44	2.22	1.84	1.55

**\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.**

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**TERRITORY 1 - (Rates for 1% Deductible(\$100 minimum))**

**100% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	11	9	8	3	3	3
1,500	15	11	10	6	6	5
2,000	21	18	15	6	6	5
2,500	23	18	15	9	6	5
3,000	27	22	17	9	9	8
3,500	30	24	21	9	9	8
4,000	30	24	21	11	9	8
5,000	36	31	26	11	9	8
6,000	39	34	28	11	11	10
7,000	42	37	31	15	11	10
7,500	46	37	31	15	11	10
8,000	49	40	34	18	15	13
9,000	54	47	39	18	15	13
10,000	61	53	44	22	17	15
11,000	68	55	47	24	17	15
12,000	74	62	53	24	21	17
13,000	79	66	54	28	23	20
14,000	85	73	59	31	23	20
15,000	92	78	66	31	27	23
16,000	99	81	68	34	27	23
17,000	104	87	73	37	30	24
18,000	110	94	78	37	33	28
19,000	116	99	80	40	33	28
20,000	122	104	85	43	36	30
21,000	129	110	91	43	36	30
22,000	134	113	94	47	39	33
23,000	142	119	99	50	42	35
24,000	147	126	104	53	42	35
25,000	153	129	106	53	46	38
26,000	159	136	112	55	46	38
27,000	165	142	117	59	48	40
28,000	171	144	120	59	52	43
29,000	177	151	125	62	52	43
30,000	184	158	130	66	54	46
35,000	214	183	151	76	63	53
40,000	246	207	172	87	73	61
45,000	276	232	193	98	81	68
50,000	306	261	217	110	91	76
55,000	335	286	237	119	98	81
60,000	364	311	258	129	106	88
65,000	395	337	280	142	114	98
70,000	426	364	303	150	124	105
75,000	457	389	323	163	133	112
80,000	487	415	344	172	142	120
85,000	518	440	366	185	151	127
90,000	549	470	388	195	161	136
95,000	579	494	410	207	169	143
100,000	611	520	431	216	178	150
Each Add'l						
\$1000	6.11	5.2	4.31	2.16	1.78	1.5

**\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.**

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**TERRITORIES 8, 9 and 10 - (Rates for 1% Deductible(\$100 minimum))**

**80% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	20	16	12	5	5	4
1,500	25	22	18	10	10	8
2,000	36	32	26	10	10	8
2,500	40	32	26	16	10	8
3,000	46	38	31	16	16	12
3,500	52	43	36	16	16	12
4,000	52	43	36	22	16	12
5,000	61	53	44	22	16	12
6,000	67	59	49	22	22	17
7,000	72	65	53	25	22	17
7,500	78	65	53	25	22	17
8,000	82	70	58	31	26	22
9,000	93	81	67	31	26	22
10,000	102	92	76	37	31	25
11,000	114	98	80	42	31	25
12,000	123	108	90	42	37	30
13,000	134	114	94	47	42	35
14,000	144	123	102	53	42	35
15,000	155	134	112	53	47	38
16,000	166	140	115	58	47	38
17,000	175	150	126	64	53	43
18,000	187	161	134	64	58	47
19,000	196	167	139	68	58	47
20,000	207	177	147	73	64	52
21,000	217	189	157	73	64	52
22,000	228	194	161	79	69	56
23,000	237	205	170	84	74	60
24,000	249	216	179	90	74	60
25,000	258	221	183	90	80	66
26,000	269	232	193	95	80	66
27,000	279	243	202	100	84	70
28,000	290	249	205	100	90	74
29,000	299	259	215	106	90	74
30,000	311	270	224	112	95	79
35,000	362	313	260	127	112	92
40,000	414	356	296	148	128	105
45,000	465	400	332	163	143	118
50,000	518	448	372	185	159	131
55,000	564	492	408	202	170	140
60,000	615	535	444	217	187	153
65,000	667	577	479	238	202	166
70,000	720	626	520	253	218	179
75,000	770	670	555	276	235	191
80,000	823	713	591	292	250	205
85,000	875	756	628	312	265	219
90,000	926	804	669	328	281	232
95,000	978	848	705	349	298	245
100,000	1,030	891	740	366	313	258
Each Add'l						
\$1000	10.30	8.91	7.4	3.66	3.13	2.58

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORIES 8, 9 and 10 - (Rates for 1% Deductible(\$100 minimum))**

**90% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	19	15	11	5	5	4
1,500	24	21	17	10	10	8
2,000	34	31	25	10	10	8
2,500	38	31	25	15	10	8
3,000	44	36	30	15	15	11
3,500	50	41	34	15	15	11
4,000	50	41	34	21	15	11
5,000	58	52	42	21	15	11
6,000	64	56	47	21	21	16
7,000	69	62	52	24	21	16
7,500	75	62	52	24	21	16
8,000	79	68	56	30	25	21
9,000	89	78	64	30	25	21
10,000	99	88	73	35	30	24
11,000	109	94	77	40	30	24
12,000	118	103	86	40	35	29
13,000	129	109	90	45	40	34
14,000	138	118	99	51	40	34
15,000	148	129	107	51	45	37
16,000	159	134	111	56	45	37
17,000	169	144	121	61	51	41
18,000	179	155	129	61	56	45
19,000	189	160	133	65	56	45
20,000	199	170	142	70	61	50
21,000	208	181	150	70	61	50
22,000	219	187	155	76	67	54
23,000	228	196	163	81	71	57
24,000	238	207	172	86	71	57
25,000	248	213	175	86	77	63
26,000	259	222	186	91	77	63
27,000	267	234	193	97	81	68
28,000	279	238	197	97	86	71
29,000	287	249	206	101	86	71
30,000	298	259	215	107	91	76
35,000	348	301	250	122	107	88
40,000	397	341	284	143	123	101
45,000	447	384	319	157	137	114
50,000	497	431	357	177	153	126
55,000	541	472	392	193	163	134
60,000	591	513	426	208	179	146
65,000	641	554	461	229	193	159
70,000	690	600	499	243	209	172
75,000	739	643	533	265	225	184
80,000	790	685	568	281	239	197
85,000	841	726	602	300	255	210
90,000	889	772	642	315	270	222
95,000	939	814	676	335	286	235
100,000	989	856	710	351	301	248
Each Add'l \$1000	9.89	8.56	7.1	3.51	3.01	2.48

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORIES 8, 9 and 10 - (Rates for 1% Deductible(\$100 minimum))**

**100% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	18	15	11	5	5	4
1,500	23	20	16	10	10	8
2,000	33	30	24	10	10	8
2,500	38	30	24	15	10	8
3,000	43	35	29	15	15	11
3,500	48	40	33	15	15	11
4,000	48	40	33	20	15	11
5,000	56	50	41	20	15	11
6,000	62	54	46	20	20	15
7,000	68	60	50	23	20	15
7,500	73	60	50	23	20	15
8,000	76	66	54	29	24	20
9,000	86	76	62	29	24	20
10,000	96	85	71	34	29	23
11,000	106	91	75	39	29	23
12,000	114	100	83	39	34	28
13,000	125	106	87	44	39	33
14,000	134	114	96	49	39	33
15,000	144	125	104	49	44	36
16,000	155	130	107	54	44	36
17,000	164	140	117	59	49	40
18,000	174	150	125	59	54	44
19,000	183	156	129	63	54	44
20,000	193	165	137	68	59	48
21,000	202	175	145	68	59	48
22,000	212	181	150	74	65	53
23,000	221	190	159	78	69	55
24,000	231	201	167	83	69	55
25,000	240	206	170	83	75	61
26,000	251	216	180	88	75	61
27,000	259	227	188	94	78	66
28,000	270	231	191	94	83	69
29,000	279	241	200	99	83	69
30,000	289	251	208	104	88	74
35,000	338	292	242	118	104	85
40,000	385	331	276	138	119	99
45,000	433	372	310	152	133	110
50,000	482	417	347	172	148	122
55,000	525	458	380	188	159	130
60,000	573	498	413	202	174	142
65,000	622	537	447	222	188	155
70,000	670	583	484	235	203	167
75,000	717	623	517	257	219	178
80,000	766	664	551	272	232	191
85,000	815	705	584	291	248	204
90,000	863	749	622	306	262	216
95,000	911	790	656	325	278	228
100,000	959	830	689	341	292	240
Each Add'l						
\$1000	9.59	8.3	6.89	3.41	2.92	2.4

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs

**401. DWELLING BASE RATES – T.W.I.A. Assumed/Eligible Program**

**TERRITORY 1 - (Rates for 1% Deductible (\$100 minimum))**

80% Coinsurance

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	12	9	8	3	3	3
1,500	16	12	10	6	6	5
2,000	23	20	17	6	6	5
2,500	26	20	17	9	6	5
3,000	30	23	19	9	9	8
3,500	33	27	23	9	9	8
4,000	33	27	23	12	9	8
5,000	39	34	29	12	9	8
6,000	43	38	31	12	12	10
7,000	46	40	34	17	12	10
7,500	50	40	34	17	12	10
8,000	54	44	38	20	16	14
9,000	60	52	43	20	16	14
10,000	67	58	48	23	19	16
11,000	73	61	52	27	19	16
12,000	81	68	57	27	23	19
13,000	87	71	59	31	26	22
14,000	94	80	65	34	26	22
15,000	101	86	71	34	30	24
16,000	107	89	73	38	30	24
17,000	114	96	80	40	33	27
18,000	120	102	86	40	37	31
19,000	128	107	88	44	37	31
20,000	134	114	94	47	39	33
21,000	141	120	100	47	39	33
22,000	147	123	102	52	43	37
23,000	155	131	108	54	46	39
24,000	162	138	114	58	46	39
25,000	167	142	116	58	50	41
26,000	174	148	122	61	50	41
27,000	181	155	129	65	53	44
28,000	188	158	132	65	56	47
29,000	194	165	137	68	56	47
30,000	201	172	143	71	59	51
35,000	235	200	165	83	69	58
40,000	269	227	189	96	80	67
45,000	302	255	211	106	89	74
50,000	335	287	238	120	100	84
55,000	366	313	260	131	106	89
60,000	399	341	284	141	116	97
65,000	432	368	306	155	125	106
70,000	467	399	333	164	136	115
75,000	501	426	354	177	146	122
80,000	533	455	377	189	156	132
85,000	567	482	401	202	165	139
90,000	601	514	425	213	176	148
95,000	634	542	449	226	186	157
100,000	669	569	472	237	195	164
Each Add'l						
\$1000	6.69	5.69	4.72	2.37	1.95	1.64

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORY 1 - (Rates for 1% Deductible(\$100 minimum))**

**90% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	11	9	8	3	3	3
1,500	15	11	10	6	6	5
2,000	22	19	16	6	6	5
2,500	24	19	16	9	6	5
3,000	29	23	18	9	9	8
3,500	32	26	22	9	9	8
4,000	32	26	22	11	9	8
5,000	38	33	28	11	9	8
6,000	41	36	30	11	11	10
7,000	44	39	33	16	11	10
7,500	48	39	33	16	11	10
8,000	52	42	36	19	15	13
9,000	57	50	41	19	15	13
10,000	64	56	46	23	18	15
11,000	70	58	50	26	18	15
12,000	78	65	55	26	22	18
13,000	84	69	57	30	24	21
14,000	90	77	62	33	24	21
15,000	97	83	69	33	29	23
16,000	103	85	70	36	29	23
17,000	109	92	77	39	32	26
18,000	116	99	83	39	35	30
19,000	122	103	85	42	35	30
20,000	129	109	90	45	38	32
21,000	135	116	96	45	38	32
22,000	141	118	99	50	41	35
23,000	149	125	103	53	44	37
24,000	155	132	109	56	44	37
25,000	161	136	112	56	48	39
26,000	167	143	117	58	48	39
27,000	173	149	123	62	51	42
28,000	180	151	126	62	54	45
29,000	187	159	132	65	54	45
30,000	194	165	137	69	57	49
35,000	224	193	159	80	66	56
40,000	258	218	181	92	77	64
45,000	290	244	203	102	85	71
50,000	321	274	227	116	96	81
55,000	352	301	250	125	102	85
60,000	383	327	271	135	111	93
65,000	415	354	294	149	120	102
70,000	448	383	318	158	131	110
75,000	480	410	340	171	140	117
80,000	512	437	362	181	149	126
85,000	545	463	385	194	159	133
90,000	577	494	409	205	169	143
95,000	609	519	430	218	177	150
100,000	642	547	453	226	188	158
Each Add'l						
\$1000	6.42	5.47	4.53	2.26	1.88	1.58

**\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.**

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORY 1 - (Rates for 1% Deductible(\$100 minimum))**

**100% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	11	9	8	3	3	3
1,500	15	11	10	6	6	5
2,000	21	18	15	6	6	5
2,500	23	18	15	9	6	5
3,000	28	22	17	9	9	8
3,500	31	24	21	9	9	8
4,000	31	24	21	11	9	8
5,000	37	32	27	11	9	8
6,000	40	35	29	11	11	10
7,000	43	38	32	15	11	10
7,500	47	38	32	15	11	10
8,000	50	41	35	18	15	13
9,000	55	48	40	18	15	13
10,000	62	54	45	22	17	15
11,000	69	56	48	24	17	15
12,000	75	63	54	24	21	17
13,000	81	67	55	29	23	20
14,000	87	74	60	32	23	20
15,000	94	80	67	32	28	23
16,000	101	83	69	35	28	23
17,000	106	89	74	38	31	24
18,000	112	96	80	38	34	29
19,000	118	101	82	41	34	29
20,000	124	106	87	44	37	31
21,000	132	112	93	44	37	31
22,000	137	115	96	48	40	34
23,000	145	121	101	51	43	36
24,000	150	129	106	54	43	36
25,000	156	132	108	54	47	39
26,000	162	139	114	56	47	39
27,000	168	145	119	60	49	41
28,000	174	147	122	60	53	44
29,000	181	154	128	63	53	44
30,000	188	161	133	67	55	47
35,000	218	187	154	78	64	54
40,000	251	211	175	89	74	62
45,000	282	237	197	100	83	69
50,000	312	266	221	112	93	78
55,000	342	292	242	121	100	83
60,000	371	317	263	132	108	90
65,000	403	344	286	145	116	100
70,000	435	371	309	153	126	107
75,000	466	397	329	166	136	114
80,000	497	423	351	175	145	122
85,000	528	449	373	189	154	130
90,000	560	479	396	199	164	139
95,000	591	504	418	211	172	146
100,000	623	530	440	220	182	153
Each Add'l						
\$1000	6.23	5.30	4.40	2.20	1.82	1.53

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORIES 8, 9 and 10 - (Rates for 1% Deductible(\$100 minimum))**

**80% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	20	16	12	5	5	4
1,500	26	22	18	10	10	8
2,000	37	33	27	10	10	8
2,500	41	33	27	16	10	8
3,000	47	39	32	16	16	12
3,500	53	44	37	16	16	12
4,000	53	44	37	22	16	12
5,000	62	54	45	22	16	12
6,000	68	60	50	22	22	17
7,000	73	66	54	26	22	17
7,500	80	66	54	26	22	17
8,000	84	71	59	32	27	22
9,000	95	83	68	32	27	22
10,000	104	94	78	38	32	26
11,000	116	100	82	43	32	26
12,000	125	110	92	43	38	31
13,000	137	116	96	48	43	36
14,000	147	125	104	54	43	36
15,000	158	137	114	54	48	39
16,000	169	143	117	59	48	39
17,000	179	153	129	65	54	44
18,000	191	164	137	65	59	48
19,000	200	170	142	69	59	48
20,000	211	181	150	74	65	53
21,000	221	193	160	74	65	53
22,000	233	198	164	81	70	57
23,000	242	209	173	86	75	61
24,000	254	220	183	92	75	61
25,000	263	225	187	92	82	67
26,000	274	237	197	97	82	67
27,000	285	248	206	102	86	71
28,000	296	254	209	102	92	75
29,000	305	264	219	108	92	75
30,000	317	275	228	114	97	81
35,000	369	319	265	130	114	94
40,000	422	363	302	151	131	107
45,000	474	408	339	166	146	120
50,000	528	457	379	189	162	134
55,000	575	502	416	206	173	143
60,000	627	546	453	221	191	156
65,000	680	589	489	243	206	169
70,000	734	639	530	258	222	183
75,000	785	683	566	282	240	195
80,000	839	727	603	298	255	209
85,000	893	771	641	318	270	223
90,000	945	820	682	335	287	237
95,000	998	865	719	356	304	250
100,000	1051	909	755	373	319	263
Each Add'l						
\$1000	10.51	9.09	7.55	3.73	3.19	2.63

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORIES 8, 9 and 10 - (Rates for 1% Deductible(\$100 minimum))**

**90% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	19	15	11	5	5	4
1,500	24	21	17	10	10	8
2,000	35	32	26	10	10	8
2,500	39	32	26	15	10	8
3,000	45	37	31	15	15	11
3,500	51	42	35	15	15	11
4,000	51	42	35	21	15	11
5,000	59	53	43	21	15	11
6,000	65	57	48	21	21	16
7,000	70	63	53	24	21	16
7,500	77	63	53	24	21	16
8,000	81	69	57	31	26	21
9,000	91	80	65	31	26	21
10,000	101	90	74	36	31	24
11,000	111	96	79	41	31	24
12,000	120	105	88	41	36	30
13,000	132	111	92	46	41	35
14,000	141	120	101	52	41	35
15,000	151	132	109	52	46	38
16,000	162	137	113	57	46	38
17,000	172	147	123	62	52	42
18,000	183	158	132	62	57	46
19,000	193	163	136	66	57	46
20,000	203	173	145	71	62	51
21,000	212	185	153	71	62	51
22,000	223	191	158	78	68	55
23,000	233	200	166	83	72	58
24,000	243	211	175	88	72	58
25,000	253	217	179	88	79	64
26,000	264	226	190	93	79	64
27,000	272	239	197	99	83	69
28,000	285	243	201	99	88	72
29,000	293	254	210	103	88	72
30,000	304	264	219	109	93	78
35,000	355	307	255	124	109	90
40,000	405	348	290	146	125	103
45,000	456	392	325	160	140	116
50,000	507	440	364	181	156	129
55,000	552	481	400	197	166	137
60,000	603	523	435	212	183	149
65,000	654	565	470	234	197	162
70,000	704	612	509	248	213	175
75,000	754	656	544	270	230	188
80,000	806	699	579	287	244	201
85,000	858	741	614	306	260	214
90,000	907	787	655	321	275	226
95,000	958	830	690	342	292	240
100,000	1009	873	724	358	307	253
Each Add'l \$1000	10.09	8.73	7.24	3.58	3.07	2.53

**\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.**

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**TERRITORIES 8, 9 and 10 - (Rates for 1% Deductible(\$100 minimum))**

**100% Coinsurance**

Amount of Insurance	Dwelling			Personal Property		
	Frame	*BV	Masonry	Frame	*BV	Masonry
1,000	18	15	11	5	5	4
1,500	23	20	16	10	10	8
2,000	34	31	24	10	10	8
2,500	39	31	24	15	10	8
3,000	44	36	30	15	15	11
3,500	49	41	34	15	15	11
4,000	49	41	34	20	15	11
5,000	57	51	42	20	15	11
6,000	63	55	47	20	20	15
7,000	69	61	51	23	20	15
7,500	74	61	51	23	20	15
8,000	78	67	55	30	24	20
9,000	88	78	63	30	24	20
10,000	98	87	72	35	30	23
11,000	108	93	77	40	30	23
12,000	116	102	85	40	35	29
13,000	128	108	89	45	40	34
14,000	137	116	98	50	40	34
15,000	147	128	106	50	45	37
16,000	158	133	109	55	45	37
17,000	167	143	119	60	50	41
18,000	177	153	128	60	55	45
19,000	187	159	132	64	55	45
20,000	197	168	140	69	60	49
21,000	206	179	148	69	60	49
22,000	216	185	153	75	66	54
23,000	225	194	162	80	70	56
24,000	236	205	170	85	70	56
25,000	245	210	173	85	77	62
26,000	256	220	184	90	77	62
27,000	264	232	192	96	80	67
28,000	275	236	195	96	85	70
29,000	285	246	204	101	85	70
30,000	295	256	212	106	90	75
35,000	345	298	247	120	106	87
40,000	393	338	282	141	121	101
45,000	442	379	316	155	136	112
50,000	492	425	354	175	151	124
55,000	536	467	388	192	162	133
60,000	584	508	421	206	177	145
65,000	634	548	456	226	192	158
70,000	683	595	494	240	207	170
75,000	731	635	527	262	223	182
80,000	781	677	562	277	237	195
85,000	831	719	596	297	253	208
90,000	880	764	634	312	267	220
95,000	929	806	669	332	284	233
100,000	978	847	703	348	298	245
Each Add'l \$1000	9.78	8.47	7.03	3.48	2.98	2.45

\*Denotes that these BV credits are available for T.W.I.A. assumed and TWIA Eligible policies.

**WESTON INSURANCE COMPANY**

WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs

**402. RATE FACTOR TABLES**

**BUILDING CODE CREDITS**

LOCATION OF RISK	BUILDING CODE STANDARDS	WINDSTORM RESISTANT CONSTRUCTION		INT'L. RESIDENTIAL CODE & INT'L. BUILDING CODE	
		DWELLING DISCOUNT	PERSONAL PROPERTY DISCOUNT	DWELLING DISCOUNT	PERSONAL PROPERTY DISCOUNT
Seaward	Seaward	26%	20%	28%	23%
Inland I	Inland I	24%	19%	26%	21%
Inland I	Seaward	29%	23%	31%	25%
Inland II	Inland II	0%	0%	26%	20%
Inland II	Inland I	27%	21%	28%	23%
Inland II	Seaward	32%	25%	33%	28%

**RESIDENTIAL INCREASED COST OF CONSTRUCTION (WIC TX W431)**

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

**MANDATORY ROOF COVERING CREDITS AND EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS CAUSED BY HAIL (WIC TX W420)**

Territory	Class 1 Credit	Class 2 Credit	Class 3 Credit	Class 4 Credit
1, 8, 9, 10	4%	6%	10%	14%

**DEDUCTIBLE FACTORS**

Coverage A Amount	Flat Deductibles		Coverage A Amount	Flat Deductibles	
	\$100 Flat	\$250 Flat		\$100 Flat	\$250 Flat
\$11,000 -13,000	1.03	--	32,000	1.17	1.05
14,000 – 16,000	1.04	--	33,000	1.18	1.06
17,000	1.05	--	34,000	1.19	1.07
18,000	1.06	--	35,000	1.20	1.08
19,000	1.07	--	36,000	1.21	1.08
20,000-21,000	1.08	--	37,000	1.22	1.09
22,000	1.09	--	38,000	1.23	1.10

**WESTON INSURANCE COMPANY**

WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs

Coverage A Amount	Flat Deductibles		Coverage A Amount	Flat Deductibles	
	\$100 Flat	\$250 Flat		\$100 Flat	\$250 Flat
23,000	1.10	--	39,000	1.24	1.11
24,000	1.11	--	40,000	1.25	1.12
25,000	1.12	--	45,000	1.26	1.14
26,000	1.12	1.01	50,000	1.30	1.16
27,000	1.13	1.02	55,000	1.34	1.18
28,000	1.14	1.02	60,000	1.38	1.20
29,000	1.15	1.03	65,000	1.42	1.22
30,000-31,000	1.16	1.04	70,000	1.46	1.24
			75,000 and Over	1.50	1.25

Coverage A Amount <sup>1</sup>	Percentage Deductibles					
	1.5%	2.0%	2.5%	3.0%	4.0%	5.0%
\$25,000	0.94	0.88	0.82	0.77	0.67	0.59
26,000	0.93	0.87	0.81	0.76	0.66	0.58
27,000	0.93	0.87	0.81	0.75	0.65	0.57
28,000	0.93	0.86	0.80	0.74	0.64	0.56
29,000	0.93	0.86	0.80	0.74	0.63	0.55
30,000	0.93	0.86	0.79	0.73	0.62	0.54
31,000	0.92	0.85	0.78	0.72	0.62	0.54
32,000	0.92	0.85	0.78	0.72	0.61	0.53
33,000	0.92	0.84	0.77	0.71	0.60	0.52
34,000	0.92	0.84	0.77	0.70	0.60	0.52
35,000	0.92	0.84	0.76	0.70	0.59	0.51
36,000	0.91	0.83	0.76	0.69	0.58	0.50
37,000	0.91	0.83	0.76	0.69	0.58	0.50
38,000	0.91	0.83	0.75	0.68	0.57	0.49
39,000	0.91	0.83	0.75	0.68	0.57	0.49
40,000	0.91	0.82	0.74	0.67	0.56	0.49
45,000	0.90	0.81	0.73	0.66	0.54	0.47
50,000	0.90	0.80	0.71	0.64	0.53	0.45
55,000	0.89	0.79	0.70	0.63	0.52	0.44
60,000	0.89	0.79	0.70	0.62	0.51	0.43
65,000	0.88	0.78	0.69	0.61	0.50	0.43
70,000	0.88	0.78	0.68	0.61	0.50	0.42
75,000	0.88	0.77	0.68	0.60	0.49	0.42
80,000	0.88	0.77	0.68	0.60	0.49	0.42
85,000	0.87	0.77	0.67	0.60	0.49	0.42
90,000	0.87	0.76	0.67	0.60	0.49	0.42
95,000	0.87	0.76	0.67	0.59	0.48	0.41
100,000	0.87	0.76	0.67	0.59	0.48	0.41
105,000	0.87	0.76	0.67	0.59	0.48	0.41
110,000	0.87	0.76	0.67	0.59	0.48	0.41
115,000	0.87	0.76	0.67	0.59	0.48	0.41

**WESTON INSURANCE COMPANY**

WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs

Coverage A Amount	Percentage Deductibles					
	1.5%	2.0%	2.5%	3.0%	4.0%	5.0%
120,000	0.87	0.76	0.66	0.59	0.48	0.41
125,000	0.87	0.76	0.66	0.59	0.48	0.41
130,000	0.87	0.76	0.66	0.59	0.48	0.41
135,000	0.87	0.76	0.66	0.59	0.48	0.41
150,000	0.87	0.75	0.66	0.59	0.48	0.41
175,000	0.87	0.75	0.66	0.59	0.48	0.41
200,000	0.86	0.75	0.66	0.59	0.48	0.41
250,000	0.86	0.75	0.66	0.59	0.48	0.41
350,000	0.86	0.75	0.66	0.59	0.48	0.41
500,000	0.85	0.75	0.66	0.59	0.48	0.41
750,000 and over	0.84	0.75	0.66	0.59	0.48	0.41

**<sup>1</sup>Optional Large Deductible is not applicable on amounts of insurance less than \$25,000**

**WESTON INSURANCE COMPANY**

**WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs**

**VALUES WHEN INSURING ON AN EXCESS POLICY**

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

**FIRST LOSS SCALE FORMULA**

% of Total Value =	% of Total Premium =	% of Total Value =	% of Total Premium =	% of Total Value =	% of Total Premium =
1.00%	32.500%	13%	63.000%	62%	87.400%
1.10%	33.000%	14%	64.000%	63%	87.600%
1.20%	33.500%	15%	65.000%	64%	87.800%
1.30%	34.000%	16%	66.000%	65%	88.000%
1.40%	34.500%	17%	67.000%	66%	88.200%
1.50%	35.000%	18%	68.000%	67%	88.400%
1.60%	35.500%	19%	69.000%	68%	88.600%
1.70%	36.000%	20%	70.000%	69%	88.800%
1.80%	36.500%	21%	71.000%	70%	89.000%
1.90%	37.000%	22%	72.000%	71%	89.200%
2.00%	37.500%	23%	73.000%	72%	89.400%
2.10%	37.750%	24%	74.000%	73%	89.600%
2.20%	38.000%	25%	75.000%	74%	89.800%
2.30%	38.250%	26%	75.625%	75%	90.000%
2.40%	38.500%	27%	76.250%	76%	90.400%
2.50%	38.750%	28%	76.875%	77%	90.800%
2.60%	39.000%	29%	77.500%	78%	91.200%
2.70%	39.250%	30%	78.125%	79%	91.600%
2.80%	39.500%	31%	78.750%	80%	92.000%
2.90%	39.750%	32%	79.375%	81%	92.400%
3.00%	40.000%	33.33%	80.000%	82%	92.800%
3.10%	40.500%	34%	80.220%	83%	93.200%
3.20%	41.000%	35%	80.550%	84%	93.600%
3.30%	41.500%	36%	80.880%	85%	94.000%
3.40%	42.000%	37%	81.210%	86%	94.400%
3.50%	42.500%	38%	81.540%	87%	94.800%
3.60%	43.000%	39%	81.870%	88%	95.200%
3.70%	43.500%	40%	82.200%	89%	95.600%
3.80%	44.000%	41%	82.530%	90%	96.000%
3.90%	44.500%	42%	82.800%	91%	96.400%
4.00%	45.000%	43%	83.000%	92%	96.800%
4.10%	45.500%	44%	83.300%	93%	97.200%
4.20%	46.000%	45%	83.600%	94%	97.600%
4.30%	46.500%	46%	83.900%	95%	98.000%
4.40%	47.000%	47%	84.210%	96%	98.400%
4.50%	47.500%	48%	84.460%	97%	98.800%
4.60%	48.000%	49%	84.700%	98%	99.200%
4.70%	48.500%	50%	85.000%	99%	99.600%
4.80%	49.000%	51%	85.200%	100%	100.00%
4.90%	49.500%	52%	85.400%		
5%	50.000%	53%	85.600%		
6%	52.000%	54%	85.800%		
7%	54.000%	55%	86.000%		
7.5%	55.000%	56%	86.200%		
8%	56.000%	57%	86.400%		
9%	58.000%	58%	86.600%		
10%	60.000%	59%	86.800%		
11%	61.000%	60%	87.000%		
12%	62.000%	61%	87.200%		

**WESTON INSURANCE COMPANY**

WIND ONLY DWELLING T.W.I.A. Eligible and TWIA Ineligible Programs

**SECTION 5. TERRITORY DEFINITIONS**

**500. WIND ONLY TERRITORIES AND DEFINITIONS**

**A.** The following areas are eligible for coverage.

The counties of Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Harris, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy.

**B.** Rating Territories

The designated catastrophe areas are in the following rating territories:

<u>County</u>	<u>Territory</u>
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

**END OF MANUAL**