



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

# Texas Windstorm Insurance Association

## Rating Rules





# Table of Contents

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<b>Table of Contents .....</b>	<b>1</b>
<b>I. General Rules .....</b>	<b>4</b>
<b>A. Scope.....</b>	<b>4</b>
<b>B. Determination of Territory (Catastrophe Areas).....</b>	<b>4</b>
<b>C. Rating Territories.....</b>	<b>4</b>
<b>D. Policy Term.....</b>	<b>5</b>
<b>E. Coinsurance.....</b>	<b>5</b>
First Loss Scale Formula: .....	6
<b>F. Premium.....</b>	<b>7</b>
Interpolation of Premium .....	7
<b>G. Mixed Construction .....</b>	<b>8</b>
<b>H. Buildings of Three or More Types of Construction, With No One Type Comprising More Than 50% of the Building .....</b>	<b>8</b>
<b>I. Minimum Earned Premium.....</b>	<b>8</b>
<b>J. Pro-Rata Premium Calculation .....</b>	<b>9</b>
<b>II. Policy Forms and Endorsements .....</b>	<b>10</b>
<b>A. Extensions of Coverage—Increased Cost in Construction Form No. TWIA-431 and TWIA-432..</b>	<b>10</b>
Dwelling Policy .....	10
ICC Limit of Liability.....	10
Rate as % of Structure Premium (Multiply times final structure premium) .....	10
Commercial Policy.....	10
ICC Limit of Liability.....	11
Rate as % of Structure Premium (Multiply times final structure premium) .....	11
<b>B. Business Income Coverage Endorsement Form No. TWIA-17.....</b>	<b>11</b>
<b>C. Replacement Cost Endorsement TWIA-365 .....</b>	<b>11</b>
<b>D. Actual Cash Value Roof Endorsement TWIA-400 .....</b>	<b>12</b>
<b>E. Replacement Cost Coverage A (Dwelling) – Actual Cash Value Roofs Form TWIA-804 .....</b>	<b>12</b>
<b>III. Manufactured Homes .....</b>	<b>13</b>
<b>A. Deductibles .....</b>	<b>13</b>



<b>IV. Commercial Insurance</b>	<b>14</b>
<b>A. Commercial Rating</b>	<b>14</b>
Deductibles	14
Apartment Contents Credit	15
Public Housing Credit	15
Excess Area Surcharge	16
Builder’s Risk Coverage	16
<b>B. Commercial Premium Calculation Information</b>	<b>16</b>
Premium Calculation Information	16
Commercial Rating Steps	17
<b>V. Dwelling and Farm &amp; Ranch Dwelling Insurance</b>	<b>19</b>
<b>A. Dwelling and Farm &amp; Ranch Dwelling Rating</b>	<b>19</b>
Dwelling Premium	19
Rating Territories	19
Boathouse, Decks, Docks, and Piers	19
Indirect Loss Endorsement Percentages	20
Mandatory Building Code Credits	22
Mandatory Roof Covering Credits	23
WPI-8 Waiver Program	25
Certification and Eligibility Exception (TIC 2210.259)	25
Deductibles	25
Deductible Adjustment Schedule for Dwelling and Farm & Ranch Dwelling Building and Personal Property	26
Optional Large Deductible Chart for Dwelling and Farm & Ranch Dwelling Property	27
<b>B. Dwelling Premium Calculation Information</b>	<b>28</b>
<b>VI. Superior Construction</b>	<b>30</b>
Insurance Service Office BGII List	30
Windstorm Symbol Matrix	31
<b>VII. Rating Classifications</b>	<b>32</b>
<b>VIII. Rate Tables</b>	<b>33</b>
<b>A. Commercial Rate Tables</b>	<b>33</b>
Commercial Building and Business Personal Property/Personal Property of Buildings (other than dwellings)	33
Townhouse Association Buildings and Condominium Buildings	35
Territorial Multipliers for Miscellaneous Farm Property and Barns and Outbuildings	36



Modified Extended Coverage Rates (Per \$100) For Miscellaneous Farm Property and Barns and  
Outbuildings ..... 38

**B. Residential Rate Tables..... 40**

Dwelling/Farm & Ranch Dwelling – Building & Personal Property..... 40

Territorial Multipliers..... 42

    Territorial Multipliers for Dwellings ..... 42

    Territorial Multipliers for Personal Property ..... 42

    Territorial Multipliers for Farm and Ranch Dwellings ..... 42

    Territorial Multipliers for Farm and Ranch Personal Property ..... 42

**C. Manufactured Homes Rate Tables ..... 43**

Rates for Manufactured Homes..... 43

**D. Rate Chart No. 3 – Scheduled Miscellaneous Farm & Ranch Property ..... 44**

**IX. Appendices ..... 46**

**A. Appendix A-1..... 46**

**B. Appendix A-2..... 48**

**C. Appendix A-3..... 52**



# I. General Rules

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## A. Scope

The rules and rates contained in this Manual shall govern the writing of the windstorm and hail insurance policies issued by Texas Windstorm Insurance Association (Association).

## B. Determination of Territory (Catastrophe Areas)

TWIA policies provide coverage for residential and commercial property located within the area designated by the Commissioner of Insurance. This area currently includes all 14 first tier coastal counties and parts of Harris County east of Highway 146. The specific counties are Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio and Willacy. When the property is located inside the city limits and east of Highway 146, the following portions of Harris County are also included: La Porte, Morgan’s Point, Pasadena, Seabrook, and Shoreacres.

## C. Rating Territories

The designated catastrophe areas are in the following rating territories:

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



## D. Policy Term

Policies are to be issued for one year only.

## E. Coinsurance

1. Coinsurance is required as follows:

- a. Commercial and Public Buildings or business personal property. (Risks rated under Special Index (Appendix A-1), Supplemental Special Index (Appendix A-2), or General Index (Appendix A-3)).

Tables 1, 2, 3, and 7 through 14:	80% or 100% coinsurance.
Tables HC, WR, and SWR-- Buildings Only:	50%, 80% or 100% coinsurance.
Tables HC, WR, and SWR- Business Personal Property:	80% or 100% coinsurance.
Tables 5, 5A, and 5B:	80% coinsurance.

- b. Dwelling Buildings as defined in the TWIA Instructions and Guidelines Manual: 80% mandatory.
- c. Dwelling Personal Property: coinsurance not applicable.
- d. Builders Risk Form No. TWIA-21: coinsurance not applicable; use 100% coinsurance rates except if Tables 5, 5A, and 5B are applicable, use 80% coinsurance rate. Builders Risk Form No. TWIA-18: 80% or 100% coinsurance.

2. Waiver of Coinsurance. Coinsurance may be waived when the value exceeds the maximum limit of liability or the amount of insurance exceeds the following minimum limits:

- a. Dwelling: \$100,000 for dwelling building
- b. Commercial:
  - 1) Farm and Ranch Dwelling: \$100,000 for the dwelling building and \$100,000 for the personal property.
  - 2) Apartments: \$100,000 for the building and \$100,000 for the business personal property.



- 3) Residential Condominium: \$100,000 for the building and \$100,000 for the business personal property.
- 4) Townhouse: \$100,000 for the building and \$100,000 for the business personal property.
- 5) All other Commercial: \$200,000 for the building and \$200,000 for the business personal property.

3. Determination of Premium. When the Association waives the coinsurance requirements, the premium charged is determined in accordance with the First Loss Scale Formula.

**First Loss Scale Formula:**

1.00% of Total Value =	32.500% of Total Premium	33 1/3% of Total Value =	80.000% of Total Premium
1.10%	33.000%	34%	80.220%
1.20%	33.500%	35%	80.550%
1.30%	34.000%	36%	80.880%
1.40%	34.500%	37%	81.210%
1.50%	35.000%	38%	81.540%
1.60%	35.500%	39%	81.870%
1.70%	36.000%	40%	82.200%
1.80%	36.500%	41%	82.530%
1.90%	37.000%	42%	82.800%
2.00%	37.500%	43%	83.000%
2.10%	37.750%	44%	83.300%
2.20%	38.000%	45%	83.600%
2.30%	38.250%	46%	83.900%
2.40%	38.500%	47%	84.210%
2.50%	38.750%	48%	84.460%
2.60%	39.000%	49%	84.700%
2.70%	39.250%	50%	85.000%
2.80%	39.500%	51%	85.200%
2.90%	39.750%	52%	85.400%
3.00%	40.000%	53%	85.600%
3.10%	40.500%	54%	85.800%
3.20%	41.000%	55%	86.000%
3.30%	41.500%	56%	86.200%
3.40%	42.000%	57%	86.400%
3.50%	42.500%	58%	86.600%
3.60%	43.000%	59%	86.800%
3.70%	43.500%	60%	87.000%
3.80%	44.000%	61%	87.200%
3.90%	44.500%	62%	87.400%
4.00%	45.000%	63%	87.600%
4.10%	45.500%	64%	87.800%



4.20%	46.000%	65%	88.000%
4.30%	46.500%	66%	88.200%
4.40%	47.000%	67%	88.400%
4.50%	47.500%	68%	88.600%
4.60%	48.000%	69%	88.800%
4.70%	48.500%	70%	89.000%
4.80%	49.000%	71%	89.200%
4.90%	49.500%	72%	89.400%
5%	50.000%	73%	89.600%
6%	52.000%	74%	89.800%
7%	54.000%	75%	90.000%
7.5%	55.000%	76%	90.400%
8%	56.000%	77%	90.800%
9%	58.000%	78%	91.200%
10%	60.000%	79%	91.600%
11%	61.000%	80%	92.000%
12%	62.000%	81%	92.400%
13%	63.000%	82%	92.800%
14%	64.000%	83%	93.200%
15%	65.000%	84%	93.600%
16%	66.000%	85%	94.000%
17%	67.000%	86%	94.400%
18%	68.000%	87%	94.800%
19%	69.000%	88%	95.200%
20%	70.000%	89%	95.600%
21%	71.000%	90%	96.000%
22%	72.000%	91%	96.400%
23%	73.000%	92%	96.800%
24%	74.000%	93%	97.200%
25%	75.000%	94%	97.600%
26%	75.625%	95%	98.000%
27%	76.250%	96%	98.400%
28%	76.875%	97%	98.800%
29%	77.500%	98%	99.200%
30%	78.125%	99%	99.600%
31%	78.750%	100%	100.00%
32%	79.375%		

## F. Premium

### Interpolation of Premium

Premium for any amount of insurance, in excess of the Minimum, not shown in the Premium Charts may be obtained by interpolation.





## G. Mixed Construction

1. For risks with mixed construction, the predominant construction shall be the construction comprising over 50% of the total exterior wall area (excluding gables).
2. For risks with more than two constructions, the predominant construction shall be the construction comprising the majority of the total exterior wall area (excluding gables).
3. For risks of superior construction (FR, SFR and/or Automatic Sprinklered Risks) TWIA will accept certification from the Texas Department of Insurance, Insurance Services Office, Inc. (ISO), or their successors for confirmation of construction.

## H. Buildings of Three or More Types of Construction, With No One Type Comprising More Than 50% of the Building

To determine construction classification of such building(s), apply the following formula:

1. Begin with measurement of best type of construction;
2. Add second best construction;
3. Add third best construction; and if necessary
4. Add fourth best construction, and so on, consecutively, until a total equaling at least 50% of building is reached.
5. Class building as type of construction last added to achieve 50% of building, and make proportionate charge for any remaining inferior construction.

NOTE: Where height of walls is not uniform, use wall areas (sq. ft.) as basis for above calculation; otherwise use linear feet measurements.

## I. Minimum Earned Premium

For policies effective on or after 9/1/23, when a policy is cancelled by the policyholder, TWIA retains the entire annual premium, unless the policy was cancelled for one of the following reasons:

- The purchase of similar coverage in the private market
- The death of the policyholder
- The total loss of the property
- The sale of the insured property

The coverage will end at the date of cancellation even when a policy canceled by a policyholder does not allow a refund.



### Pro-Rata Premium Calculation

For policy coverage with less than an annual term due to cancellation or endorsement, a pro-rata factor will be applied to the annual premium if applicable. The pro-rata factor is calculated as the number of days of coverage divided by 365, rounded to four decimal places.



## II. Policy Forms and Endorsements

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### A. Extensions of Coverage—Increased Cost in Construction Form No. TWIA-431 and TWIA-432

#### Dwelling Policy

An insured may select one of the limits of liability for each structure item from the ICC table below. Apply the appropriate rate from the ICC table to the Final structure premium for each structure 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.

The rates for the attachment of Form No. TWIA-431 are as follows:

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%

#### Commercial Policy

Apply the appropriate rate from the ICC table to the Final Structure Premium for each structure (before any Business Income adjustment), 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.

The rates for the attachment of Form No. TWIA-432 are as follows:



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%

## B. Business Income Coverage Endorsement Form No. TWIA-17

Rating procedure: To determine the applicable premium, multiply the TWIA annual extended coverage building rate (including the 90% modification) times the business income rate adjustment factor from the table. Multiply the result times the per occurrence limit of liability (do not include extra expense), then divide by 100.

Number of days covered	Apartment Buildings						MFG.	Other
	3-25 Units	26-50 Units		51-100 Units				
	Daily Limit \$50-\$1000	Daily Limit \$50-\$399	Daily Limit \$400-\$1000	Daily Limit \$50-\$399	Daily Limit \$400-\$799	Daily Limit \$800-\$1000		
365	.641	.673	n/a	.705	n/a	n/a	1.052	.708
330	.650	.682	n/a	.715	n/a	n/a	1.060	.717
300	.665	.698	n/a	.731	n/a	n/a	1.082	.731
270	.690	.725	n/a	.759	n/a	n/a	1.125	.756
240	.724	.761	.724	.797	.761	n/a	1.176	.790
210	.758	.796	.758	.834	.796	n/a	1.235	.833
180	.799	.839	.799	.879	.839	n/a	1.301	.883
150	.874	.917	.874	.961	.917	n/a	1.430	.956
120	.945	.993	.945	1.040	.993	.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

## C. Replacement Cost Endorsement TWIA-365

Apply the appropriate surcharge to the dwelling and personal property Adjusted Base premiums, independent of any other adjustments.

Additional premium for this endorsement:



- 15% surcharge when covering personal property only
- 5% surcharge on the total premium for dwelling and personal property when covering both

## **D. Actual Cash Value Roof Endorsement TWIA-400**

A credit of 15% will be applied to the Modified Extended Coverage building premium, independent of any other adjustments, upon receipt of the endorsement Form TWIA-400, signed by the insured.

## **E. Replacement Cost Coverage A (Dwelling) – Actual Cash Value Roofs Form TWIA-804**

A credit of 15% credit will be applied to the Modified Extended Coverage building premium, independent of any other adjustments. Policies with this endorsement must have a TWIA deductible of 1% or less of coverage A.



## III. Manufactured Homes

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### A. Deductibles

1. The following deductibles are mandatory under the T.W.I.A. Dwelling Policy with Form No. TWIA-411, Conversion to TWIA Manufactured Home Policy attached to the policy.
  - a. Homes located inland of the Intracoastal Canal: 1% of limit of liability with a \$250 minimum (TWIA Form No. 570)
  - b. Homes located seaward of the Intracoastal Canal: 2% of the limit of liability with a \$250 minimum (TWIA Form No. 575)
2. Deductibles apply separately to the home and household goods items on the policy.

## IV. Commercial Insurance

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### A. Commercial Rating

#### Deductibles

The only commercial deductibles available for new and renewal policies are 1%, 2%, or 5% per item, per occurrence as indicated by the table, which follows. This is mandatory on all items rated from commercial rate tables A, B, or C, and also for all Farm & Ranch barns and miscellaneous farm property. The appropriate commercial deductible will be applied without the attachment of an endorsement form. Multiple deductibles on a policy are not allowed. Both the deductible amount and the amount of credit are based on the insurance amount of each individually rated commercial item. The credits listed below shall be applied to the commercial rates printed in this manual.

**The following deductible credit percentages apply for a 1%, 2%, or 5% per item, per occurrence deductible:**

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

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



The following deductible credit percentages apply for any coverage items where the selected percentage produces a deductible amount less than \$1000.

<u>Amount of Insurance corresponding to the coverage item listed on the declarations page</u>			<u>Credit for minimum deductible</u>
			<u>\$1,000</u>
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%

### Apartment Contents Credit

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

- For construction not classified as WR or SWR, a 50% credit shall be applied to the appropriate Modified Extended Coverage rate from Rate Table A.
- For construction types subject to Table 4, WR, and SWR, the appropriate Modified EC rate from Rate Table "C" on Rate Table C of this manual shall be applied without the 50% credit.

### Public Housing Credit

A 40% credit shall be deducted from the Extended Coverage 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: Contents rate is not affected by the foregoing.





## Excess Area Surcharge

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

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

## Builder's Risk Coverage

- when insuring repairs, improvements, and/or additions, where the addition does not exceed 10% of the original grade floor area of the original structure, permanent building rate will apply in lieu of builder's risk rate.
- when you are insuring an addition, which exceeds 10% of the original grade floor area of the original structure, apply the appropriate builder's risk rate.

For rating purposes refer to [Rate Table A](#):

- **Dwelling:** Table 5 (Brick), 5A (Frame), or 5B (Brick Veneer)
- **Commercial:** Table 2 (FR or SFR), Table 8 (Brick), or Table 9 (Frame)
- A rating of FR or SFR requires a statement from a contractor or engineer certifying that the construction qualifies as FR or SFR and listing the criteria to support the designation.

## B. Commercial Premium Calculation Information

### Premium Calculation Information

Multiple adjustments may apply in the determination of a rate and/or the calculation of a premium. It is important that these debits and credits be applied in the proper sequence to ensure that the final premium is correct. The sequence in which to apply adjustments is listed below. Failure to follow these guidelines may result in the final premium being incorrect.

#### Calculation Factors:

Based on the coverage selected, multiple adjustments may apply to the base rate. All applicable debits/credits are listed below in the sequence which they should be applied. Commercial rates are truncated to 3 decimal places after each adjustment. (Refer to the "Rating information" section of this manual as indicated below for additional information).



### Adjustments<sup>1</sup>:

Indirect Loss Adjustment  
Public Housing  
Excess Area Surcharge  
Deductible Adjustment  
Replacement Cost Endorsement Form 365  
(for commercially rated personal property)  
Value Exceeds Association Limit & First Loss Scale Formula  
(where coinsurance is being waived)  
Increased Cost in Construction (ICC) Form 432 Charge  
Business Income (BI) Form 17 Charge

### Refer to:

Indirect Loss Endorsement  
[Public Housing Credit](#)  
[Excess Area Surcharge](#)  
[Commercial Deductibles](#)  
  
[Replacement Cost Endorsement  
Values in Excess of TWIA Limit](#)  
  
[Increase Cost in Construction  
Business Income Coverage](#)

## Commercial Rating Steps

- **Step #1.** Determine the Annual Extended Coverage rate beginning at:
  - [Rate Table A](#) for:
    - Commercial Structures and Miscellaneous items
    - [Builder's Risk](#)
    - Commercially rated "Miscellaneous" Residential items
    - Business and Residential Personal Property in a commercially rated structure not classified as WR or SWR (Apply the [Apartment Contents Credit](#)).
  - [Rate Table B](#) for:
    - Condominium Association Structures
    - Townhouse Association Structures
  - [Rate Table C](#) for:
    - Business Personal Property
    - Residential Personal Property in a commercially rated structure classified as WR or SWR
  - [Farm & Ranch Barns and Miscellaneous Farm Property](#) for
    - Miscellaneous Farm property
    - Barns
    - Outbuildings used in conjunction with the Farm & Ranch
- **Step #2.** Multiply the rate derived in Step #1 by the amount of insurance per \$100.00 (or the replacement cost per \$100.00 where coinsurance is being waived)
- **Step #3.** Apply the Indirect Loss Adjustment Factor to the premium derived in Step #2.
- **Step #4.** If applicable apply the [Public Housing Credit](#) and/or the [Excess Area Surcharge](#)
- **Step #5.** Apply the [deductible adjustment](#) to the rate calculated in Step 3 (or 4).

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<sup>1</sup> There is no adjustment for the Replacement Cost Endorsement Form TWIA-164 or the Replacement Cost Endorsement Excluding Roof Endorsement Form 165



- **Step #6.** If [Personal Property Replacement Cost Form TWIA 365](#) has been selected, multiply the rate from Step #3 by 15% and add to the premium derived in Step #5.
- **Step #7.** If coinsurance has been waived, apply the 1<sup>st</sup> Loss Scale Formula to the premium calculated in Step #6 prior to rounding (refer to the [First Loss Scale Formula](#)). Round to the nearest whole dollar.
- **Step #8.** If Increased Cost in Construction (ICC) coverage is being added calculate the ICC premium by multiplying the premium calculated in step 5 (or 6 if replacement cost chosen, or 7 if coinsurance waived) times the appropriate [Increased Cost of Construction](#) rate, then round to the nearest whole dollar.
- **Step #9.** Calculate the BI premium by following the instructions on [Business Income Coverage Form TWIA 17](#). Round to the nearest whole dollar.
- **Step #10.** The total premium for this item is determined by adding the results of Steps 5 (or 6 or 7), 8, and 9. Round to the nearest whole dollar.



## V. Dwelling and Farm & Ranch Dwelling Insurance

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### A. Dwelling and Farm & Ranch Dwelling Rating

#### Dwelling Premium

##### **Residential Personal Property Located In a Commercially Rated Building:**

To calculate the premium for residential personal property located in a commercially rated structure, refer to the “Commercial Insurance” section of this manual.

#### Rating Territories

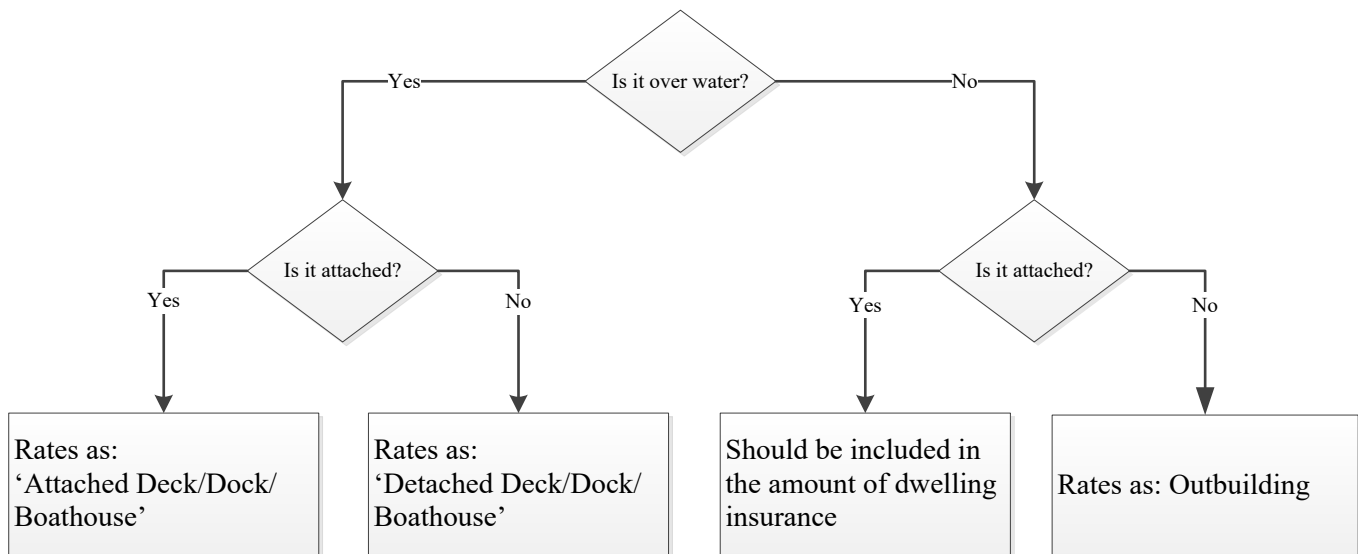
The designated catastrophe areas are in the following rating territories:

- Territory 1 Harris County (Specific areas)
- Territories 8, 9, and 10 Aransas, Brazoria, Calhoun, Cameron, Chambers, Galveston, Jefferson, Kenedy, Kleberg, Matagorda, Nueces, Refugio, San Patricio, and Willacy Counties

Refer to <https://www.twia.org/coverage-eligibility/>

#### Boathouse, Decks, Docks, and Piers

- Please use the following decision tree to determine how to add a boathouse, deck, dock or pier to a new business application
- If structure has a boat lift or a roof, it rates as a “Boathouse.”



### Indirect Loss Endorsement Percentages

**Apply the factors listed below to the Modified Extended Coverage Premium, independent of any other adjustments**

Where applicable, wind driven rain coverage may be included or excluded with the corresponding percentage factors applied to the Modified EC Premium. For items where there is no other companion policy, multiply the Modified EC Premium times 90%.

**Note: The following factors listed below will be applicable to new business policies becoming effective before April 18, 2022 and renewal policies becoming effective before July 18, 2022.**



Type of Companion Policy	Endorsement Forms						No Indirect Loss Coverage Provided	
	Form #310: Consequential Loss & Additional Living Expense & NO Wind Driven Rain		Form #320: Consequential Loss & Additional Living Expense & Wind Driven Rain		Form #330: Consequential Loss Only			
	Primary	Secondary	Primary	Secondary	Primary	Secondary	Primary	Secondary
HO/Condo Unit Owner/ FRO/TDP-3/TFR-3	96%	91%	98%	93%	n/a	n/a	n/a	n/a
Tenant HO (contents only)	96%	91%	n/a	n/a	n/a	n/a	n/a	n/a
TDP-1 or 2 / TFR 1 or 2	n/a	n/a	n/a	n/a	91%	91%	n/a	n/a
No companion policy	n/a	n/a	n/a	n/a	n/a	n/a	90%	90%
Commercial	n/a	n/a	n/a	n/a	n/a	n/a	90%	

**Note: The following factors listed below will be applicable to new business policies becoming effective on or after April 18, 2022 and renewal policies becoming effective on or after July 18, 2022.**

Type of Companion Policy/Occupancy	Consequential Loss, Additional Living Expense, & Wind Driven Rain	Consequential Loss & Additional Living Expense	Consequential Loss & Wind Driven Rain	Consequential Loss Only	No Indirect Loss Coverage Provided
Residential Occupancy: Primary	98%	96%	n/a	91%	n/a



<b>Residential Occupancy: Secondary</b>	n/a	n/a	93%	91%	n/a
<b>Commercial or No Companion Policy</b>	n/a	n/a	n/a	n/a	90%

### Mandatory Building Code Credits

(Adopted in 28 (TAC §5.4700) (Windstorm Resistant Construction Code Credits Effective for policies issued on and after February 28, 1999) (International Residential/international Building Code Credits Effective for policies issued on and after July 31, 2003)

The following mandatory credits shall be provided to new residential construction, excluding additions or repairs to existing structures, constructed to or exceeding the standards of the TWIA Building Code for Windstorm Resistant Construction or to the International Residential Code/International Building Code as modified by the Texas Department of Insurance. The credits shall be applied to the modified extended coverage premium.

Location Of Risk	Building Code Standards	Windstorm Resistant Construction Effective 9/1/98		INT'L. Residential Code & INT'L. Building Code		2018 IRC Code	
		Dwelling Discount	Personal Property Discount	Dwelling Discount	Personal Property Discount	Dwelling Discount	Personal Property Discount
Seaward	Seaward (Risk Category I,II, IV)	26%	20%	28%	23%	28%	23%
Inland I	Inland I	24%	19%	26%	21%	n/a	n/a
Inland I	Seaward (Risk Category I,II, IV)	29%	23%	31%	25%	31%	25%
Inland II	Inland II	0%	0%	26%	20%	n/a	n/a
Inland II	Inland I	27%	21%	28%	23%	n/a	n/a
Inland II	Seaward (Risk Category I,II, IV)	32%	25%	33%	28%	33%	28%
All designated catastrophe areas	Retrofit	10%	10%	10%	10%	10%	10%



- a) The following mandatory credits shall be provided to residential structures in any of the designated catastrophe areas which were constructed prior to September 1, 1998, or February 1, 2003, as applicable, in which all exterior openings have been retro-fitted with exterior opening protections that meets the windborne debris impact-resisting standards of the TWIA Building Code for Windstorm Resistant Construction, the International Residential Code/International Building Code as modified by the Texas Department of Insurance. The credits shall be applied to the modified extended coverage premium.

Dwelling: 10%

Personal Property: 10%

- b) A residential structure must be certified by the Texas Department of Insurance as meeting the applicable standards to qualify for the mandatory credits.

### Mandatory Roof Covering Credits

- a) Residential roof coverings meeting the impact resistance of the Underwriters' Laboratories' testing criteria of U.L. Standard 2218 are eligible for the following mandatory credits to be applied to the dwelling modified extended coverage premium:

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

The roof covering credit and applicable premium credit applied must be shown on the declarations page of the policy. The credits reduce the modified extended coverage premium and are applied before any other adjustments to the modified extended coverage premium.

Credits apply only on policies insuring a risk that replacement of the existing roof covering on a residence is with a new roof covering(s) meeting U.L. Standard 2218 or is new residential construction which includes the installation of a roof covering meeting U.L. Standard 2218, and the roof covering must be classified within one of the four resistance classifications specified in U.L. Standard 2218.

The credits will be reviewed at such time as credible statistical data becomes available but not later than 5 years from the effective date of the implementation of the credits. The credits may be modified if the statistical data indicates modifications are needed.





**Note:** *Other impact or hail resistance testing standards approved by the Texas Department of Insurance may be substituted for the U.L. Standard 2218. Testing to U.L. Standard 2218 or other acceptable standards may be accomplished by a testing facility recognized and approved by the Texas Department of Insurance based on standards for testing laboratories adopted by the Department.*

- b) A certificate of installation promulgated by the Texas Department of Insurance (Appendix B) must be provided to the policyholder by the installer of the roof covering. All information on the certificate must be completed and signed by the individual responsible for the installation of the roof covering.
- c) A policyholder may present the certificate of installation to the Association for the application of the mandatory credit as provided in subsection a of this rule. Presentation of a certificate of installation does not preclude the Association from inspecting the risk for verification of roof covering installation.
- d) Product Labeling. In order for mandatory roof covering credits to be applicable to dwelling insurance, roof coverings meeting U.L. Standard 2218 or any other test standard for impact resistance approved by the Department which are installed on and after June 15, 1999, must meet the following labeling requirements. All individual shingles, tiles, shakes, panels, sheets, etc., of roof coverings must bear the Underwriters' Laboratories label or the label of a testing laboratory approved by the Department indicating the classification of the product under U.L. Standard 2218 and the manufacturer's name, the year manufactured, and the brand name. For roof coverings meeting U.L. Standard 2218 that are installed prior to June 15, 1999, only the package containing the roof covering products is required to be labeled. The package must bear the Underwriters' Laboratories label or the label of a testing laboratory approved by the Department indicating the classification of the product under U.L. Standard 2218 and the manufacturer's name, the year manufactured and the brand name.
- e) It shall be optional with the Association to provide credits for impact resistant roof coverings installed prior to June 15, 1999. The optional credits given for impact resistant roof coverings installed prior to June 15, 1999 shall be within the range of credits specified in this rule. The Association may request from insureds, who apply for this optional credit, information regarding the installation of the impact resistant roof covering including, but not limited to, the date of installation, verification of the installation, and type of impact resistant roofing material installed. Any roof covering that is replaced on or after June 15, 1999, shall meet U.L. Standard 2218 in order for the property owner to receive the credit.
- f) The mandatory roof covering credits with the certification process is solely for the purpose of enabling residential property owners to obtain a reduction in their residential insurance premium, and it is not intended by the Department to require or create any type of express or implied warranty by the manufacturer, supplier, or installer.



## WPI-8 Waiver Program

All structures and/or their contents that qualify under this program will be issued at the appropriate TWIA premium plus a 15% surcharge and will not be eligible for credits for building code compliance.

**EXAMPLE:** If a TWIA policy premium for all coverages on a particular dwelling policy total \$1,000, and the WPI-8 Waiver applies, then the waiver surcharge will be an added \$150 (15%), no commission is paid to the agent on the surcharge amount. If the policy is cancelled prior to its expiration, the surcharge is non-refundable to the policyholder, or anyone else with an interest in the policy. In this example, agents would receive 16% commission on the premium portion only.

### Certification and Eligibility Exception (TIC 2210.259)

Individuals applying for TWIA coverage who meet the qualifications for this exception, which are described in the TWIA Instructions and Guidelines manual, will pay premium for basic coverage equal to 110% of the rate charged in the voluntary market for wind and hail.

## Deductibles

Apply any applicable deductible debit or credit to the Adjusted Premium, independent of any other adjustment. Refer to the TWIA Instructions and Guidelines Manual for detailed descriptions of each deductible.

### Deductible Options:

- A. **Dwelling Standard 1% deductible clause – Modified Extended Coverage premiums beginning at Dwelling/Farm and Ranch Dwelling Building and Personal Property (Territory 1) are based on this option**
- B. **Dwelling: \$100.00 deductible clause - Refer to the Deductible Adjustment Schedule**
- C. **Dwelling: \$250.00 deductible clause - Refer to the Deductible Adjustment Schedule**
- D. **Dwelling Optional Large Deductible -- Refer to the Optional Large Deductible Schedule**



## Deductible Adjustment Schedule for Dwelling and Farm & Ranch Dwelling Building and Personal Property

Determine the Deductible Adjustment Premium Charge by applying the following percentages to the premium for any item that has either a \$100 flat or a \$250 deductible. This charge will be added to the Adjusted Base Premium.

AMOUNT OF INSURANCE	\$ 100 FLAT	\$ 250 FLAT
\$10,000 and under	-	-
11,000	3%	-
12,000	3	-
13,000	3	-
14,000	4	-
15,000	4	-
16,000	4	-
17,000	5	-
18,000	6	-
19,000	7	-
20,000	8	-
21,000	8	-
22,000	9	-
23,000	10	-
24,000	11	-
25,000	12	-
26,000	12	1%
27,000	13	2
28,000	14	2
29,000	15	3
30,000	16	4
31,000	16	4
32,000	17	5
33,000	18	6
34,000	19	7
35,000	20	8
36,000	21	8
37,000	22	9
38,000	23	10
39,000	24	11
40,000	25	12
45,000	26	14
50,000	30	16
55,000	34	18
60,000	38	20
65,000	42	22
70,000	46	24
75,000 and Over	50	25



## Optional Large Deductible Chart for Dwelling and Farm & Ranch Dwelling Property

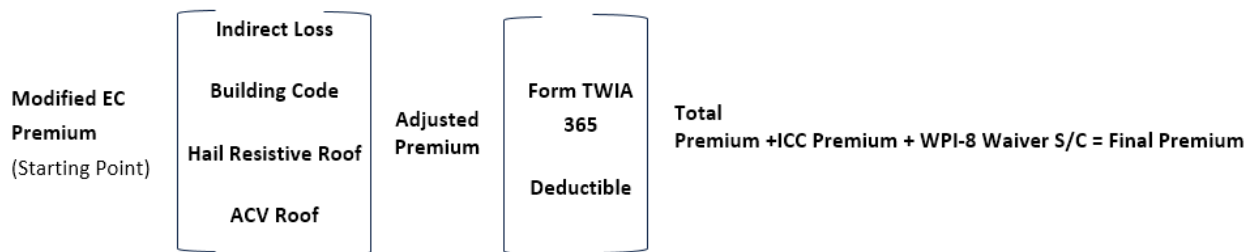
Amount of Coverage	Percentage of Credit					
	1.5%	2.0%	2.5%	3.0%	4.0%	5.0%
25,000	-6%	-12%	-18%	-23%	-33%	-41%
26,000	-7%	-13%	-19%	-24%	-34%	-42%
27,000	-7%	-13%	-19%	-25%	-35%	-43%
28,000	-7%	-14%	-20%	-26%	-36%	-44%
29,000	-7%	-14%	-20%	-26%	-37%	-45%
30,000	-7%	-14%	-21%	-27%	-38%	-46%
31,000	-8%	-15%	-22%	-28%	-38%	-46%
32,000	-8%	-15%	-22%	-28%	-39%	-47%
33,000	-8%	-16%	-23%	-29%	-40%	-48%
34,000	-8%	-16%	-23%	-30%	-40%	-48%
35,000	-8%	-16%	-24%	-30%	-41%	-49%
36,000	-9%	-17%	-24%	-31%	-42%	-50%
37,000	-9%	-17%	-24%	-31%	-42%	-50%
38,000	-9%	-17%	-25%	-32%	-43%	-51%
39,000	-9%	-17%	-25%	-32%	-43%	-51%
40,000	-9%	-18%	-26%	-33%	-44%	-51%
45,000	-10%	-19%	-27%	-34%	-46%	-53%
50,000	-10%	-20%	-29%	-36%	-47%	-55%
55,000	-11%	-21%	-30%	-37%	-48%	-56%
60,000	-11%	-21%	-30%	-38%	-49%	-57%
65,000	-12%	-22%	-31%	-39%	-50%	-57%
70,000	-12%	-22%	-32%	-39%	-50%	-58%
75,000	-12%	-23%	-32%	-40%	-51%	-58%
80,000	-12%	-23%	-32%	-40%	-51%	-58%
85,000	-13%	-23%	-33%	-40%	-51%	-58%
90,000	-13%	-24%	-33%	-40%	-51%	-58%
95,000	-13%	-24%	-33%	-41%	-52%	-59%
100,000	-13%	-24%	-33%	-41%	-52%	-59%
105,000	-13%	-24%	-33%	-41%	-52%	-59%
110,000	-13%	-24%	-33%	-41%	-52%	-59%
115,000	-13%	-24%	-33%	-41%	-52%	-59%
120,000	-13%	-24%	-34%	-41%	-52%	-59%
125,000	-13%	-24%	-34%	-41%	-52%	-59%
130,000	-13%	-24%	-34%	-41%	-52%	-59%
135,000	-13%	-24%	-34%	-41%	-52%	-59%
150,000	-13%	-25%	-34%	-41%	-52%	-59%
175,000	-13%	-25%	-34%	-41%	-52%	-59%
200,000	-14%	-25%	-34%	-41%	-52%	-59%
250,000	-14%	-25%	-34%	-41%	-52%	-59%
350,000	-14%	-25%	-34%	-41%	-52%	-59%
500,000	-15%	-25%	-34%	-41%	-52%	-59%
750,000 and over	-16%	-25%	-34%	-41%	-52%	-59%

Optional Large Deductible is not applicable on amounts of insurance less than \$25,000.



## B. Dwelling Premium Calculation Information

Premiums must be calculated separately for all items. Multiple adjustments may apply in the calculation of the premium. It is important that these adjustments be applied in the proper sequence to ensure that the premium is correct. The calculation diagram shown below and the following guidelines are provided to assist you in your calculation.



### CALCULATION STEPS:

**Step #1.** Calculate the Modified Extended Coverage Premium (hereinafter referred to as the Modified EC Premium) based on a 1% (\$100 minimum) deductible as follows:

- a) Multiply the base premium from [Dwelling/Farm & Ranch Dwelling – Building & Personal Property](#) by the appropriate territory multiplier from [Territorial Multipliers](#) and round to three decimal places, and then
- b) Multiply the result of step 1a by a flex factor of 1.3 and round to three decimal places.

**Step #2.** Calculate the Indirect Loss premium by applying the Indirect Loss factor from [Indirect Loss Endorsement and Percentages](#) of this manual to the premium calculated in step #1.

**Step #3.** Where applicable, apply the following adjustments independently to the Modified EC premium calculated in step #1:

- [Building Code Credit](#)
- [Hail Resistant Roof Credit](#)
- [Actual Cash Value Roof Credit](#)

Then add or subtract the results to the Indirect Loss premium calculated in step #2. This will result in the adjusted premium.

**Step #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 to equal the Total premium. If the coverages listed below do not apply, skip step #4. If this is done, the Total premium will be the same as the adjusted premium.

- [Replacement Cost Endorsement Form TWIA 365 surcharge](#)



- [Deductible Adjustment for a flat \\$100 or \\$250 flat](#)
- [Optional Large Deductible Percentage Chart](#)

**Step #5.** If coinsurance is being waived, apply the [First Loss Scale Formula](#) to the premium calculated in step #4 prior to rounding.

**Step #6.** If Increased Cost in Construction (ICC) coverage is being added calculate the ICC premium by multiplying the premium calculated in step #4 (or #5) times the appropriate ICC rate, then round to the nearest whole dollar. Refer to Residential [Increased Cost of Construction](#). If ICC is not being added, skip to step #7.

**Step #7.** Add the rounded ICC premium (step #6), as applicable, to the premium determined in step #4 (or step #5 if coinsurance has been waived) to arrive at the Final premium, which is the total *premium* due to TWIA.

**Step #8.** If the policy is being issued under the WPI-8 Waiver program, multiply the Final premium from step #7 times 15% to calculate the WPI-8 Waiver surcharge, then round to the nearest whole dollar.

**Step #9.** Add the WPI-8 Waiver surcharge calculated in step #8 to the total premium from step #7 to arrive at the total premium due TWIA.



## VI. Superior Construction

For a structure to qualify as superior construction, a copy of the ISO Loss Cost report dated after December 31, 1998, showing the BGII indication, will be required. Refer to Insurance Service Office BGII List.

### Insurance Service Office BGII List

CONSTRUCTION	DEFINITION	NEW BGII (1998)
1 - Frame		B (11) – Ordinary
2 - Joisted Masonry		B (21) – No key factor present AB (22) – High rise AB (23) – Reinforced masonry AB (24) – Reinforced masonry and High rise
3 - Non-Combustible		B – (31) – Light steel AB (32) – Light steel and high rise AB (33) – Heavy steel AB (34) – Heavy steel and high rise
4 - Masonry Non-Combustible		B – (41) – Light steel AB (42) – Light steel and high rise AB (43) – Heavy steel A (44) – Heavy steel and high rise AB (45) – Reinforced masonry AB (46) – Reinforced masonry and high rise A (47) – Reinforced masonry and heavy steel A (48) – Reinforced masonry, heavy steel and high rise
5 – Modified Fire Resistive		AB (51) – Light steel A (52) – Light steel and high rise A (53) – Heavy steel AA (54) – Heavy steel and high rise A (55) – Light steel and reinforced masonry A (56) – Light steel, reinforced masonry and high rise AA (57) – Heavy steel and reinforced masonry AA (58) – Heavy steel, reinforced masonry and high rise
6 – Fire Resistive		AB (61) – Light steel A (62) – Light steel and high rise A (63) – Heavy steel AA (64) – Heavy steel and high rise A (65) – Light steel and reinforced masonry A (66) – Light steel, reinforced masonry and high rise AA (67) – Heavy steel and reinforced masonry AA (68) – Heavy steel, reinforced masonry and high rise



CONSTRUCTION	DEFINITION	NEW BGII (1998)
7 – Heavy Timber Joisted Masonry	Joisted Masonry with either 2” roof with min 6” support or wind uplift 90 or higher.	AB (71) – No key factor present AB (72) – High rise AB (73) – Reinforced masonry AB (74) – Reinforced masonry and High rise
8 – Superior Non-Combustible	Non-combustible with: Roof 2” masonry on steel or roof 22 gauge on steel or wind uplift of 90 or higher.	AB (81) – Light steel and low rise AB (82) – Light steel and high rise AB (83) – Heavy steel AA (84) – Heavy steel and high rise
9 – Superior Masonry Non-Combustible	Masonry non-Combustible with roof 2” masonry on steel or roof 22 gauge on steel or wind uplift of 90 or higher	AB (91) – Light steel A (92) – Light steel and high rise A (93) – Heavy steel AA (94) – Heavy steel and high rise A (95) – Reinforced masonry A (96) – Reinforced masonry and high rise AA (97) – Reinforced masonry and heavy steel AA (98) – Reinforced masonry, heavy steel and high rise

### Windstorm Symbol Matrix

Windstorm Symbols		
ISO Designation	ISO Description	TWIA Rating
AA	Superior	WR
A	Wind Resistive	WR
AB	Semi-Wind Resistive	SWR
B	Ordinary	Frame or Brick





## VII. Rating Classifications

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Construction	
Frame	Outer walls of frame; iron clad; sheet aluminum or aluminum siding on wood; composition siding; and asphalt covered fiberboard
Stucco	Outer walls of stucco; asbestos board; rigid asbestos; and hard cement type sidings.
Brick Veneer	Outer walls of brick-veneer or stone-veneer.
Brick	Outer walls of solid masonry: brick; stone; concrete; HTB; HT; hollow masonry units; ICM and ICMS.



## VIII. Rate Tables

### A. Commercial Rate Tables

#### Commercial Building and Business Personal Property/Personal Property of Buildings (other than dwellings)

##### ANNUAL EXTENDED COVERAGE RATES (per \$100)

TABLE*	COINSURANCE	BUILDING	BUSINESS PERSONAL
		Rate Table A	PROPERTY Rate Table C
1 Frame (F)	50%	--	--
	80%	1.876	1.504
	100%	1.858	1.483
2 Brick (M)	50%	--	--
	80%	1.956	1.593
	100%	1.510	1.214
3	50%	--	--
	80%	1.593	1.272
	100%	1.349	1.050
(HC)	50%	2.321	--
	80%	1.437	1.139
	100%	1.372	1.124
4 (WR)	50%	0.927	--
	80%	0.580	0.454
	100%	0.541	0.447
(SWR)	50%	1.155	--
	80%	0.707	0.568
	100%	0.684	0.552
5 Brick **	50%	--	--
	80%	1.338	0.662
	100%	--	--
5A Frame **	50%	--	--
	80%	1.609	0.806
	100%	--	--
5B Brick Veneer **	50%	--	--
	80%	1.338	0.662
	100%	--	--
7	50%	--	--
	80%	4.562	3.627



	100%	3.921	3.129
8	50%	--	--
	80%	5.437	4.355
	100%	4.562	3.648
9	50%	--	--
	80%	6.512	5.211
	100%	5.337	4.274
10	50%	--	--
	80%	7.815	6.254
	100%	6.512	5.211
11	50%	--	--
	80%	10.145	8.134
	100%	8.585	6.861
12	50%	--	--
	80%	14.895	11.895
	100%	12.526	10.021
13	50%	--	--
	80%	20.301	16.243
	100%	17.097	13.682
14	50%	--	--
	80%	40.289	32.238
	100%	33.827	27.056
20	50%	--	--
	80%	9.261	9.261
	100%	9.261	9.261

**\*Refer to the Special Index & General Index of the TWIA Manual**

**\*\* for acv builder's risk form 21 (dwellings) use the 80% coinsurance rate**



## Townhouse Association Buildings and Condominium Buildings

### Annual Extended Coverage Rates (per \$100)

TABLE*	COINSURANCE	Building Rate Table B
1 Frame (F)	50%	--
	80%	1.113
	100%	1.100
2 Brick (M)	50%	--
	80%	1.170
	100%	0.889
3	50%	--
	80%	0.941
	100%	0.787
(HC)	50%	1.372
	80%	0.861
	100%	0.819
4 (WR)	50%	0.541
	80%	0.339
	100%	0.327
(SWR)	50%	0.684
	80%	0.429
	100%	0.413

**\*Refer to the Special Index & General Index of the TWIA Manual**



## Territorial Multipliers for Miscellaneous Farm Property and Barns and Outbuildings

### Territory 1

#### Territorial Multipliers for Miscellaneous Farm Property

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	3.885
21	.80	4.653
22	.80	4.347
23	.80	3.305
24	.80	3.307

#### Territorial Multipliers for Barns and Outbuildings

Frame	6.392
Brick Veneer	6.558
Brick	5.481

Note 1: Modified EC Rates are calculated by multiplying promulgated base rates by a 130% flex factor and the appropriate territorial multiplier

Note 2: All interim calculations are rounded down where applicable



### Territories 8, 9, & 10

#### Territorial Multipliers for Miscellaneous Farm Property

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	4.295
21	.80	5.140
22	.80	4.792
23	.80	3.655
24	.80	3.655

#### Territorial Multipliers for Barns and Outbuildings

Frame	7.056
Brick Veneer	7.248
Brick	6.056

Note 1: Modified EC Rates are calculated by multiplying promulgated base rates by a 130% flex factor and the appropriate territorial multiplier

Note 2: All interim calculations are rounded down where applicable

## Modified Extended Coverage Rates (Per \$100) For Miscellaneous Farm Property and Barns and Outbuildings

### Territory 1

Rates for Miscellaneous Farm Property (Commercial Deductible applies)

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	2.094
21	.80	4.113
22	.80	5.638
23	.80	8.156
24	.80	16.207

Rates for Barns and Outbuildings (Commercial Deductible applies)

Frame	4.071
Brick Veneer	3.495
Brick	2.921



**Territories 8, 9, & 10**

Rates for Miscellaneous Farm Property (Commercial Deductible applies)

<u>Table</u>	<u>Coinsurance</u>	<u>Rate</u>
15	.80	2.315
21	.80	4.543
22	.80	6.215
23	.80	9.020
24	.80	17.913

Rates for Barns and Outbuildings (Commercial Deductible applies)

Frame	4.494
Brick Veneer	3.863
Brick	3.227





## B. Residential Rate Tables

### Dwelling/Farm & Ranch Dwelling – Building & Personal Property

BASE PREMIUMS

(Rates for 1% Deductible – \$100 Minimum Premium Applies)

Amount of Insurance	Dwelling Chart 1A 80% Coinsurance Required			Personal Property Chart 1B		
	Frame	BV	Brick	Frame	BV	Brick
1,000	4	3	3	1	1	1
1,500	5	4	4	2	2	2
2,000	7	6	6	2	2	2
2,500	8	6	6	3	2	2
3,000	9	7	7	3	3	3
3,500	10	8	8	3	3	3
4,000	10	8	8	4	3	3
5,000	12	10	10	4	3	3
6,000	13	11	11	4	4	4
7,000	14	12	12	5	4	4
7,500	15	12	12	5	4	4
8,000	16	13	13	6	5	5
9,000	18	15	15	6	5	5
10,000	20	17	17	7	6	6
11,000	22	18	18	8	6	6
12,000	24	20	20	8	7	7
13,000	26	21	21	9	8	8
14,000	28	23	23	10	8	8
15,000	30	25	25	10	9	9
16,000	32	26	26	11	9	9
17,000	34	28	28	12	10	10
18,000	36	30	30	12	11	11
19,000	38	31	31	13	11	11
20,000	40	33	33	14	12	12
21,000	42	35	35	14	12	12
22,000	44	36	36	15	13	13
23,000	46	38	38	16	14	14
24,000	48	40	40	17	14	14
25,000	50	41	41	17	15	15
26,000	52	43	43	18	15	15
27,000	54	45	45	19	16	16
28,000	56	46	46	19	17	17
29,000	58	48	48	20	17	17
30,000	60	50	50	21	18	18
35,000	70	58	58	24	21	21
40,000	80	66	66	28	24	24
45,000	90	74	74	31	27	27



50,000	100	83	83	35	30	30
55,000	109	91	91	38	32	32
60,000	119	99	99	41	35	35
65,000	129	107	107	45	38	38
70,000	139	116	116	48	41	41
75,000	149	124	124	52	44	44
80,000	159	132	132	55	47	47
85,000	169	140	140	59	50	50
90,000	179	149	149	62	53	53
95,000	189	157	157	66	56	56
100,000	199	165	165	69	59	59
Each Add'l 1,000	1.99	1.65	1.65	0.69	0.59	0.59

To obtain premiums other than 1% deductible, refer to Deductible Adjustment Percentage Schedule



## Territorial Multipliers

### Territorial Multipliers for Dwellings

<u>Construction</u>	<u>Territory 1</u>	<u>Territories 8, 9, 10</u>
Frame	2.974	4.678
Brick Veneer	3.055	4.882
Brick	2.535	4.053

### Territorial Multipliers for Personal Property

<u>Construction</u>	<u>Territory 1</u>	<u>Territories 8, 9, 10</u>
Frame	3.047	4.793
Brick Veneer	2.935	4.810
Brick	2.481	3.958

### Territorial Multipliers for Farm and Ranch Dwellings

<u>Construction</u>	<u>Territory 1</u>	<u>Territories 8, 9, 10</u>
Frame	2.974	4.678
Brick Veneer	3.055	4.882
Brick	2.535	4.053

### Territorial Multipliers for Farm and Ranch Personal Property

<u>Construction</u>	<u>Territory 1</u>	<u>Territories 8, 9, 10</u>
Frame	3.047	4.793
Brick Veneer	2.935	4.810
Brick	2.481	3.958



## C. Manufactured Homes Rate Tables

### Rates for Manufactured Homes

<u>Location</u>	<u>Rate per \$100 of Coverage</u>
Located inland of the intracoastal Waterway (MH1, MH3)	2.625
Located seaward of the intracoastal Waterway (MH2, MH4)	5.250



## D. Rate Chart No. 3 – Scheduled Miscellaneous Farm & Ranch Property

Description	Extended Coverage*
Apiary Equipment	Table No. 15
Bridges (Wooden)	Table No. 15
Broom Corn: In Building	Table No. 15
Cooling Towers	Table No. 15
Elevator Legs	Table No. 15
Fences, including corrals & Chutes: Non Combustible	Table No. 15
Combustible	Table No. 15
Grain: A. When not restricted to a specific building B. When restricted to a specific building C. In tanks D. Threshed: 1) While located in separate granaries 2) In the open 3) While in tanks	Table No. 15 Table No. 15 Refer to Tanks Table No. 15 Table No. 15 Table No. 15
Grandstands and Bleachers	Table No. 22
Hay: In buildings	Table No. 15
Sign	Table No. 24
Silo A. Class 1 - Brick Class Construction, minimum capacity -150 tons silage or 4,000 bushels grain; concrete foundation; sealed; bottom unloading and identified by trade name, model, year built, and location of building diagram. B. Class 2 (1) Brick, All Metal, Solid Concrete, Tile or Masonry Block (2) Not Brick, All Metal, Solid Concrete, Tile or Masonry Block	50% of Table No. 15 Table No. 21 Table No. 23
Tanks A. Water (elevated) (1) Metal, Concrete or Masonry Tower (2) Wooden Tower B. Water (Ground) (1) Metal, Concrete or Masonry Tower (2) Wooden Tower	Table No. 23 Table No. 23 Table No. 15 Table No. 15
Grain (1) Class I - Grain Tank must be "Brick" class construction, minimum capacity - 150 tons silage or 4,000 bushels grain, concrete foundation, sealed, bottom unloading and identified by trade name, model, year built, and location on building diagram. (2) Class II - All metal & not Class I	50% of Table No. 15 Table No. 15
Water Trough and Reservoir A. Metal Tower B. Wooden	Table No. 15 Table No. 15
Windmill and Tower A. Metal Tower B. Wooden Tower	Table No. 24 Table No. 24



Wool A. In a building	Table No. 15
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\*Extended Coverage means windstorm and hail.



## IX. Appendices

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### A. Appendix A-1

#### Special Index Extended Coverage – Windstorm and Hail

All buildings shall rate according to construction unless otherwise provided.

Item	Types of Construction	Rate Table
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1.	<b>FRAME BUILDINGS</b> , including iron clad, stucco, asbestos siding and brick veneer construction.....	1
----	--	---

NOTE: Except as may be otherwise provided, buildings of this class that have more than 50% of outside walls open shall rate under Table 11. Walls that are not closed from floor to roof shall be considered open.

2.	<b>BRICK BUILDINGS</b> , (except building qualifying under Item Nos. 3 and 4), including reinforced concrete, stone, hollow tile or tile faced with brick; adobe, hollow masonry units, ICM and ICMS Construction.....	2
----	--	---

NOTE: Combustible interior wall finish, ceilings and floor finish permitted in ICM and ICMS buildings.

3.	(a) One story buildings having all outside masonry walls as described for Table 2 buildings, but with concrete balcony.....	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.....	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.



Height Zone (Feet)

**Wind Pressure (Lbs. per Sq. Ft.)**

	All Territories Except 1,8,9,10and 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 gage 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 Gage 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.

4. **HEAVY TIMBER CONSTRUCTION:** Those risks receiving 50% credit for heavy timber construction in fire rate.....SWR

4a. **SEMI-HEAVY TIMBER CONSTRUCTION:** Those Risks receiving credit for Semi-Heavy Timber Construction in fire rate .....HC

5. **ELECTRIC UTILITY GENERATING STATION BUILDINGS:** All electric utility generating station buildings when constructed to meet the minimum requirements of the Texas Department of Insurance. WR (Design and construction conditions will be furnished upon request from the Texas Department of Insurance.)





## B. Appendix A-2

### SUPPLEMENTAL SPECIAL INDEX Construction Classification Table Extended Coverage – Windstorm and Hail

Exterior Walls	Floors and Supports	Roof Decks and Supports	Height in Stories	Class & Table
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 1-1/2" 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
		Wood deck, with no slab immediately underneath on wood or non-combustible supports	1	M <sup>+</sup>
	2	HC		
	3 or more	SWR		
		Certified as Class 60****	1	SWR*
		Certified as Class 90****	1 or 2	WR*



Construction Classification Table  
Continued

Exterior Walls	Floors and Supports	Roof Decks and Supports	Height in Stories	Class & Table	
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 <sup>+</sup> HC*	
			1	HC	
	**Reinforced Concrete on non-combustible supports	Concrete or gypsum at least 1-1/2" thick on non-combustible supports	2	SWR	
			3 or more	WR	
			Certified as Class 60 <sup>12</sup> Certified as Class 90 <sup>11</sup>	1 1 or 2	SWR* WR*
			Steel or other non-combustible deck on non-combustible supports	2 3 or more	SWR WR
Masonry or Reinforced Concrete	Wood or other material	Wood or other material	1 or more	M <sup>+</sup> HC*	
			Wood, metal, asbestos cement, stucco or brick veneer on skeleton wood frame	1 or more	F <sup>+</sup>
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 <sup>+</sup>	

\* These buildings must be certified as required in Special Index of this manual

\*\* 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.

**Abbreviations: WR = Wind Resistive; SWR = Semi-wind Resistive; HC = Heavy Construction; M = Masonry; F = Frame**



## Notes and Definitions

### Applicable to all Types of Building Classifications

Outside Trim: To be disregarded in the application of the construction classification table.

Masonry Walls: Means a built-up construction or combination of building units of such materials as clay, adobe, shale, concrete, glass blocks, gypsum or stone set in mortar or plain concrete.

Reinforced Concrete: Within the meaning of extended coverage, concrete with steel, either mesh or bars imbedded therein shall be considered to mean reinforced concrete.

Non-Combustible: As defined in Fire Resistive Section of The Texas Commercial Property Rating Manual.

Greenhouse: Greenhouses or Greenhouse Sections (glassed in area) may be rated specifically.

Doors and Windows: Shall be ignored in classifying exterior walls except masonry walls with doors and windows in excess of 50% of wall area of wall in which located shall be classed as non-combustible construction.

### Applicable to WR, SWR and HC Building Classifications

Exterior Walls: Exception -- Exterior walls of frame class construction aggregating not more than 10% of total above ground wall area shall be treated as non-combustible in the application of the Construction Classification Table; if aggregating more than 10%, then the building shall rate as frame or masonry according to mixed construction rule.

Story and Floor: A story is that part of a building between a floor and the roof or floor 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.

Basement: Means a story of a building or structure having one half or more of its clear height below grade. Basements with floor area of at least 75% of grade floor area shall be considered a story.

### Mixed Construction

- a) In the case of risks having published fire rates, building classification used in fire rating shall determine Extended Coverage and Windstorm rate table, except as otherwise directed.
- b) In the case of risks for which fire rates are not published apply the higher construction charge applicable, unless the less hazardous type comprises over 50% of the total exterior wall area (Gables above top ceiling to be ignored).



- c) Extended Coverage, Windstorm and Hail Insurance may be written specifically on any individual standard division of building, each division to be rated as if it were a separate building.

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

EXCEPTION: Greenhouses or greenhouse sections (glassed-in area) may be written specifically with or without standard division wall.

**Applicable to Frame and Masonry Building Classifications**

Mixed Construction: Applies to frame and masonry classes only.

Where walls of two classes of construction, rate as for the classification comprising 50% or more of the building. Over-all area of walls excluding gables above top of the eave line are to be used in calculations.

Where walls are three or more types of construction, none of which comprise 50% of the wall area, apply the following:

1. **Begin with measurements of the best type of construction.**
2. **Add the second best type of construction.**
3. **Add the third best type of construction, and if necessary,**
4. **Add the fourth best construction, etc. consecutively until a total equaling at least 50% of the building is reached.**
5. **Class building as type of construction last added to achieve 50% of the building.**

**NOTE: Where heights of walls are not uniform, use wall areas in square feet as a basis of above calculations; otherwise, use linear feet measurements.**



## C. Appendix A-3

### GENERAL INDEX EXTENDED COVERAGE, WINDSTORM AND HAIL

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

The letter "C" means to rate according to construction, Special Index Items 1 through 4.

For Occupancies not listed in the table below see "Mercantile Risks Not Otherwise Listed" or "Manufacturing Risks, Ordinary Hazards (Not Specifically Classified)."

	<b>E.C. AND WINDSTORM</b>
ACETYLENE GAS MANUFACTURING OR TANK CHARGING	C
AIRPLANE HANGERS	C
AIRPLANE MANUFACTURING	C
ALFALFA DEHYDRATING PLANTS (when charge of .50 is applied in rate for "grinding in building")	C
ALFALFA MEAL AND SEED CLEANING	C
ALKALI PRODUCT PLANTS	
A. Electrolytic	C
B. Non Electrolytic	C
AMUSEMENT PARK BUILDINGS	C
APARTMENT HOUSES --- Three units or over (Rated under Apt. Ho. schedule) (If less than 2 units and not belonging to an apartment complex, rate as dwelling)	C
A. Contents of all classes of Apt. except those subject to Table 4, WR or SWR	50% of bldg rate
B. Contents of Apt. subject to Table 4	Table 4
WR or	WR
SWR	SWR
C. Outbuildings and Sheds (except greenhouses) on premises of apartment houses	C
ART GALLERIES	C
ASBESTOS WORKS	C
ASPHALT PLANTS	C
AUTOMOBILES	
A. Manufacturing	C
B. Sales Room without service station	C
C. Garages, storage, repairs or sales with service station	C
AWNINGS: Cloth or Detachable (Use Building Rate in rate chart)	14
BAKERIES	C
BATH AND BOAT HOUSES	



A. If wholly on land	C
B. If not wholly on land	11
BATTERY FACTORY	C
BEVERAGE MANUFACTURING --- See Food Manufacturing	
BLEACHERS --- See Stadiums	
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
BOAT HOUSES --- See Bath Houses	
BOAT DOCKS PRIVATE	
A. Covered, see Bath Houses	
B. Uncovered, see Piers	
BREWERIES, BEVERAGES AND FOOD MANUFACTURING	C
BRICK AND TILE PLANTS	
A. All buildings that do not class as Frame Sheds	C
B. Sheds and Kilns thereunder (Frame class and over 50% open)	9
BRIDGES	
A. Concrete	4
B. Steel	3
C. Frame	1
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	
CANDY MANUFACTURING	C
CANNING PLANTS--- Vegetables	C
CELLULOID MANUFACTURING	C
CELLULOID GOODS MANUFACTURING	C
CEMENT MILLS	C
CEREAL MILLS --- See Flour Mills	
CHARCOAL MANUFACTURING	C
CHLORATES	
A. Manufacturing	C
B. Storage	C



CHURCHES	C
CLEANING AND PRESSING	
A. Using approved solvents	C
B. Using unapproved solvents	C
CLOTH MANUFACTURING --- See Garment Manufacturing	
COFFEE ROASTING	C
COLD STORAGE AND LOCKER PLANTS	C
CONDOMINIUMS (RESIDENTIAL)	C
A. Contents Owned in Common of all classes except those subject to Table 4, WR or SWR	50% of bldg rate
B. Contents Owned in Common subject to Table 4	Table 4
WR or	WR
SWR	SWR
C. Outbuildings and Sheds (except greenhouses on premises of condominiums) Owned in Common	C
COOLING TOWERS --- Specific Coverage	
A. If completely enclosed, or of induced or forced draft type	C
B. All others	8
CORN SHELLER OR SHUCKER	C
COTTON, BALED -- INCLUDING LINTERS, MOTES, GRABBOTS, FLUES AND HULL FIBERS IN BALES	4
COTTON COMPRESS AND WAREHOUSE	
A. Buildings	C
B. Machinery and Furniture and Fixtures	
1. In other than Fire Resistive or Semi-Fire Resistive building	2
2. In Fire Resistive or Semi-Fire Resistive building	C
COTTON GINS AND AUXILIARY BUILDINGS OR SHEDS (except Office, for which see E below)	
A. Frame, Ironclad, or brick veneer	9
B. Brick, ICM, hollow masonry units or HTB	2
C. Extra Heavy ICM Construction throughout	3
D. Semi-Fire Resistive	4
E. Office	C
F. Outside equipment, conveyors, dust flues and ventilators (Use Building Rate)	13
COTTONSEED OIL MILLS AND PEANUT OIL MILLS AND REFINERIES AND STOCK	
A. Blanket Policies --- All buildings and/or machinery and/or stock	8
B. Buildings, Machinery, and Stock --- When insured specifically	C
CREAMERIES	C
CREOSOTING PLANTS	C
DOUGHNUT FACTORY	C
DRIVE-IN THEATRE SCREENS	



A. Brick or reinforced concrete wall, or structural steel frame construction	8
B. Heavy pole construction	12
C. All other construction	14
NOTE: If screen structure and its foundation and appendages has been designed and constructed to withstand not less than 90 miles per hour wind, and certificate to that effect by a registered professional engineer is furnished with application to Texas Department of Insurance, rate will be published authorizing Table 1.	
DRIVE-IN THEATRE SPEAKERS in the open for automobiles (Use Building Rate in rate chart)	12
DRUG MANUFACTURING	C
DYEING --- See Laundries	
ELECTRICAL SUPPLIES in open --- See Poles	
ELECTRIC LIGHT PLANTS	C
EXPLOSIVES --- Manufacturing or Storage	C
FAIRGROUNDS AND PARK BUILDINGS	
A. Permanent Buildings insured specifically	C
B. Open Sheds	11
C. Grandstands --- See Grandstands	
FEED DRYERS	C
FEED GRINDING OR MIXING	C
FEED MILLS AND FEED GRINDING --- See Flour Mills	
FENCES: (Except on farms) (Use Building Rate)	
A. Masonry construction or steel with steel posts set in concrete	1
B. All other types of construction	
1. With 80% or higher coinsurance	9
2. Without 80% or higher coinsurance	10
C. Fences on dwelling premises	9
NOTE: When on dwelling premises fences of masonry construction or steel with steel posts set in concrete apply Table 1.	
FERTILIZER PLANTS	C
FILLING STATIONS (Gasoline)	C
FILM EXCHANGE AND LABORATORIES	C
FILTRATION PLANTS	C
FIREWORKS --- See Explosives	
FLOOD LIGHTS --- See Power	
FLOUR, RICE, CEREAL AND FEED MILLS	C
FOOD AND BEVERAGE MANUFACTURING	C
FOUNDRIES	C
FRATERNITY HOUSES --- Same as Boarding and Rooming Houses	





FRUIT --- See Vegetables	
FULLER'S EARTH PLANTS	C
FUNERAL HOMES	C
GARAGES --- See Automobiles	
GARMENT AND CLOTH MANUFACTURING	C
GASOLINE --- See Volatiles	
GLASS PLANTS	C
GRAIN CLEANING	C
GRAIN ELEVATORS OR DRYERS	C
A. Grain Tanks --- See Tanks	
B. Elevators Legs	
C. Fixed Conveyor Galleries	1
1. On steel trestles --- ICM construction or better	2
2. Other construction	8
D. Movable Marine Legs and Conveyors	13
GRAIN WAREHOUSE	C
GRANDSTANDS (with roof)	
A. All classes of construction classified Item No. 1, Special Index	12
B. Concrete or Steel (extra well constructed)	10
C. If not roofed --- See Stadiums	
GREENHOUSES (Building or Contents)	20
*This rate is for \$100.00 Windstorm, Hurricane and Hail deductible.	
GRIST MILL	C
HAY IN THE OPEN (Use Contents Rate)	8
HOSIERY MILLS --- Same as Textile Mills	
HYDROGEN AND OXYGEN PLANTS	C
ICE MANUFACTURING	C
INCINERATORS	C
IRON PIPE IN OPEN (Use Contents Rates)	4
LACQUER --- See Paint	
LAND AND OUTSIDE SITE IMPROVEMENTS not otherwise provided for, including, but not limited to landscaping (excluding trees, shrubs and plants), drives, parking areas, walks, curbs and gutters; and/or UNDERGROUND UTILITIES located outside the perimeter of any building or structure. Use 80% Co-insurance Building Rate.	4
NOTE: Values of land and outside site improvements, and/or underground utilities located outside the perimeter of any building or structure, shall not be included in a blanket average rate unless the highest rate of any building on the premises be applied to the land and outside site improvements, and/or underground utilities located outside the perimeter of any building or structure.	
LAUNDERETTE OR WASHATERIA	C
If unattended --- See Unattended Service and Vending Machine Risks	



LAUNDRIES AND DYEING	
A. Without Dry Cleaning	C
B. With Dry Cleaning --- See Cleaning and Pressing	
If unattended -- See Unattended Service & Vending Machine Risks	
LOCKER PLANTS --- See Cold Storage	
LUMBER YARDS	
A. Blanket policies covering structures (with or without fence)	8
B. Blanket policies covering structures and contents	8
C. Specific coverage on structures with separate amount on each structure	C
D. Contents in frame buildings, sheds, or yard (omit area)	1
E. Contents in Table 2 or better buildings only	C
LUMBER	
A. In frame or ironclad buildings or sheds or in open (omit area)	1
B. In Table 2 or better building	C
MANUFACTURING RISKS ORDINARY HAZARDS (Not Specifically Classified)	C
MATCH FACTORIES	C
MEAT PACKING --- See Packing Houses	
MERCANTILE RISKS not otherwise listed	C
METAL WORKERS (Machine Shops)	C
MUSEUMS AND ART GALLERIES	C
NEWSPAPER PLANTS	C
OIL WELL SUPPLIES (Contents; 50% extended coverage or windstorm building rate, EXCEPT Wind Resistive or Semi-Wind Resistive. If building not eligible for coinsurance use 1 /2 of no coinsurance rate unless clause is attached)	C
NOTE: Not applicable to contents of Tanks or Iron Pipe in Open	
OXYGEN PLANTS--- See Hydrogen	
PACKING HOUSES, MEAT	C
PAINT, VARNISH AND LACQUER MANUFACTURING	C
A. Oil or turpentine process	
B. Benzine Process	
C. Using and/or Manufacturing Pyroxylin base	
PAPER AND PULP MILLS	C
PARK BUILDINGS--- See Fairgrounds	
PEANUT AND FEED DRYERS	C
PEANUT OIL MILLS AND REFINERIES ---See Cottonseed Oil Mill	
PEANUT SHELLING	C
PIER AND WHARF PROPERTIES	C
PLANING AND SAW MILLS	C
POLES AND ELECTRICAL SUPPLIES IN OPEN (Use contents rate in rate charts)	4
PORTABLE BUILDINGS	C



POTTERIES	C
POWER, TRANSMISSION, FLOOD LIGHTS OR OTHER ELECTRICAL LINES...SUPPORTS AND WIRES	
A. Supports of all-steel construction and securely anchored	12
B. Flood Lights without over-head wires	8
C. Supports partly or all frame	12
D. Outside transformers and sub-station equipment on ground (Use Building Rate in rate charts)	4
PRINTING PLANTS	C
PUTTY MANUFACTURING (All processes)	C
PYROXYLIN BASE MANUFACTURING	C
QUARRIES	C
RACE TRACK PROPERTY (Same as Fairgrounds)	
RADIO AND TELEVISION TOWERS AND ANTENNAS AND SATELLITE DISHES (Use Building Rate in rate charts)	
A. When of all metal construction and securely anchored	13
B. When any part of tower is of frame construction or is on building of other than Fire Resistive or Semi-Fire Resistive construction	14
RADIO AND T.V. TRANSMITTING STATIONS	C
REFINERIES: Cottonseed and Peanut Oil... See Cottonseed Oil Mills	
RICE BINS AND TANKS... Same as Grain Tanks	
RICE DRYERS --- Same as Grain Elevators	
RICE MILLS OR ELEVATORS... See Flour Mills	
ROCK CRUSHING AND SAND AND GRAVEL PLANTS --- Including Conveyors	C
ROLLER COASTERS/RIDES	12
ROOMING HOUSES (Including outbuildings and sheds) --- Same as Boarding and Rooming Houses	
ROOFING PLANTS	
A. With Distilling or Refining Coal Tar Products	C
B. All Other	C
ROOFS: Buildings with roofs of roll composition over wire netting	13
RUBBER GOODS MANUFACTURING	C
RUG CLEANING --- Same as Dry Cleaning	
SAW AND PLANING MILLS	C
SAW MILL DRY KILNS	C
SCHOOLS	C
SCOREBOARDS	12
SEED CLEANING	C
SEED DRYING	C
SEWAGE DISPOSAL, PUMPING AND FILTRATION PLANTS	C



SHEDS--- FRAME CLASS BUILDINGS THAT HAVE MORE THAN 50% OF OUTSIDE WALLS OPEN--- WALLS THAT ARE NOT CLOSED FROM FLOOR TO ROOF SHALL BE CONSIDERED OPEN	11
SHIPYARD	C
SHOE MANUFACTURING	C
SHRUBBERY --- See Trees	
SIGNS -- ERECTED (Use Building Rate in rate charts)	
A. When of all metal construction and securely anchored	12
B. When any part of erected sign is of frame construction	14
C. Neon Signs and tubing, any type of support	14
SILOS	
A. Brick, concrete or solid concrete block	11
B. All others	13
SLAUGHTER HOUSE RISKS INCLUDING SHEDS AND PENS	C
SMELTING PLANTS	C
SMOKE STACKS	
A. Metal	13
B. Metal smoke stacks with inner lining of firebrick or 2-1/2" of gunnite	8
C. Brick and Reinforced Concrete when written specifically (when written with building, same as building)	4
SORORITY HOUSES --- Same as Boarding and Rooming House	
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
STOCK PENS (Heavy wooden without roof) at Packing Houses and Stock Yards (Use Building Rate in rate charts)	1
NOTE: If with roof, rate as building, See Special Index	
SULPHUR PLANTS	C
SWIMMING POOLS IN OPEN (Use 80% Coinsurance building rate)	4
TANKS	
A. Cylindrical, all-steel construction with steel roof, or concrete tanks with concrete roof or no roof	4
B. Cylindrical, sides of steel or concrete construction but with wood or composition roof	3
C. Elevated on steel, masonry or concrete supports	1
D. Tanks and Towers (for water supply) composed entirely of steel, the foundation of each column composed of concrete sunk in the ground, and each column anchored by bolts running through such foundation	1
E. Pickle and Vinegar Tanks	1
F. Tanks and Towers other than as above	13
TELEVISION --- See Radio	



TENTS	14
TENT TOP BUILDINGS	13
TEXTILE MILLS	C
TILE PLANTS --- See Brick Plants	
TIRE RECAPPING	C
TOURIST COURTS	C
TOWNHOUSES RATED UNDER THE TOWNHOUSE RATING SCHEDULE	C
THREE UNITS OR OVER (If less than 3 units, rate as dwelling)	
A. Contents owned in common of all classes except those subject to Table 4, WR or SWR	50% of bldg rate
B. Contents Owned in Common subject to Table 4	Table 4
WR or	WR
SWR	SWR
C. Outbuildings and Sheds (except greenhouses on premises of townhouses) Owned in common	C
UNATTENDED SERVICE AND VENDING MACHINE RISKS	
"Unattended" means without attendant on duty and on premises at all times risk is open for business	
Building	C
Contents	C
VARNISH --- See Paint	
VAULT CONTENTS	
If fire rate is published for fireproof vault	4
All others rate same as contents in building	
VEGETABLES AND FRUIT	
A. Canning	C
B. Packing	C
VINEGAR WORKS-- Not including Tanks	C
VOLATILES	C
WASHATERIAS	C
If unattended see Unattended Service and Vending Machine Risks	
WHARFS --- See Piers	
WINDMILLS	14
WOOD ALCOHOL MANUFACTURING	C
WOODWORKING PLANTS	C