

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0



DWELLING PROGRAM MANUAL 1.0

TEXAS

Effective 05/01/15

UNITED INSURANCE MANAGEMENT, LLC

Managing General Agent

United Property & Casualty Insurance Company

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COVERAGE OVERVIEW

RULE 1. COVERAGE OVERVIEW

Coverage Limits

Coverage	Limits
A – Dwelling	Up to \$500,000 \$750,000 for new construction (current year)
B – Other Structures	2% or 10% of Coverage A
C – Contents	0% to 75% of Coverage A
D – Fair Rental Value	0%, 10%, and 20% of Coverage A
E – Additional Living Expense	
L – Personal Liability	\$0, \$100,000, \$300,000 and \$500,000
M – Medical Payments	\$0, \$1,000, \$2,500 and \$5,000

Loss Settlement

Coverage	Age	Loss Settlement
A - Dwelling and	40 Years and Newer	Replacement Cost
B - Other Structures	Older than 40 Years	Modified Functional Replacement Cost
C - Personal Property	All	Actual Cash Value

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GENERAL RULES

RULE 2. BINDING AUTHORITY

A risk is not considered bound until a policy is issued in our rating system. UPC does not permit ACORD binders. For your convenience, our system provides an immediate insured application and binder upon issuance of the policy.

Risk must meet the Eligibility/Underwriting guidelines. Any risk not meeting the guidelines, but judged by the agent to be a good risk, must be referred to Underwriting before binding.

In the event of a hurricane, tropical storm, or other catastrophic weather conditions, agents must refer to our bulletins for binding authority restrictions. These restrictions do not apply to new home closings. A copy of the closing statement will be required with the application. Also, they do not apply to business that has already been bound prior to the restriction going into effect.

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RULE 3. CANCELLATION OR REDUCTION IN LIMITS OF LIABILITY OR COVERAGE

- Mandatory coverages may not be canceled unless the entire policy is canceled.
- If insurance is increased or reduced, the additional or return premium shall be computed on a pro-rata basis.
- Flat cancellations after the effective date will require proof of other insurance and must be made within 60 days of effective date.
- The insured may cancel the policy at any time for any reason.

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RULE 4. CONSTRUCTION DEFINITIONS

- Frame / Stucco on Frame – exterior wall of wood or other combustible construction, including wood-iron clad, stucco on wood or plaster on combustible supports, and aluminum or plastic siding over frame.
- Masonry Veneer / HardiPlank – exterior walls constructed of masonry materials brick or stone over frame.
- Masonry / Stucco on Masonry – exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials, and floors and roof of combustible construction.
- Superior Construction - exterior walls, floors, and roof constructed of masonry or other non-combustible materials.

Note: Mixed (Brick/Block and Frame) – a combination of both brick/block and frame construction shall be classified as Frame when the exterior walls of frame construction (including gables) exceed 30% of total exterior wall area; otherwise classify as Brick/Block.

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RULE 5. MINIMUM PREMIUM

The minimum premium is \$300 DP3 policies.

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RULE 6. MULTIPLE COMPANY INSURANCE

We will not provide coverage for a dwelling where the same coverage is provided by another insurance policy.

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RULE 7. POLICY TERM

The standard policy term is one year and may be extended for successive policy periods by renewal.

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RULE 8. PREMIUM CALCULATION

Premium is calculated separately for wind/hail and other perils. Many policy variables and the rate classifications within each are used in developing the final premium. In general, the factor for each rate class is multiplied times the factor for the rate class of the preceding variable.

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RULE 9. PREVIOUS CANCELLATIONS / NON-RENEWALS

Risks previously canceled or non-renewed by another insurer must be referred to company prior to binding.

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RULE 10. PROTECTION CLASS INFORMATION

The Protection Class listings in the Public Protection Classification Manual apply. Homes must have paved road access to qualify. In a classified area where two or more classifications are shown (e.g. 6/9), the classification is determined as follows:

<u>Miles to Fire Station</u>	<u>Feet to Hydrant</u>	<u>Class</u>
Less than 5	Less than 1,000	First PC
Less than 5	More than 1,000	9
More than 5		10

Protected Subdivision Rule: A dwelling located in a qualifying restricted subdivision will receive the rating of the responding fire department if:

- The year built is three years or less.
- The subdivision is under development with recorded plat and paved roads where dwellings are built by licensed contractors subject to building restrictions as to type and square footage.
- The subdivision contains at least 10 houses.
- The subdivision is within 5 miles travel distance of a responding fire department.
- The home is located within 1,000 feet of fire hydrant, or responding fire department is equipped to transport water or pump water from swimming pools or other sources within 1,000 feet of the home.

Homes with this rating will be subject to audit. If the Protection Class is not updated by Insurance Services Office (ISO) within three policy terms, the proper ISO rating will be applied.

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RULE 11. RENEWAL

If the company elects to offer renewal, policy may be renewed by the policyholder by paying the renewal premium prior to the expiration of the current policy. Renewal policy will be issued based on the premiums, forms and endorsements in effect at time of renewal. A new declaration page as well as any revised policy forms will be sent to the insured. Copies of notices and declaration page will be sent to the mortgagee(s).

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RULE 12. TOWNHOUSE / ROWHOUSE NUMBER OF UNITS

Buildings that are separated by space shall be considered separate buildings. Buildings or sections of buildings, which are separated by a 6-inch reinforced concrete or 8-inch masonry party wall that pierces or rises to the underside of the roof and pierces or extends to the inner side of the exterior wall, shall be considered a separate building.

Accessibility between buildings with independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section.

Surcharge

Units	AOP Factor
1	1.000
2	1.500
3	1.700
4	1.800

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RULE 13. TRANSFER OR ASSIGNMENT

No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

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RULE 14. WAIVER OF PREMIUM

When a policy is issued or endorsed after the inception date, additional or return premium of \$5 or less is waived. However, we will return any unearned premium upon request.

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RULE 15. MONTHS UNOCCUPIED

Dwellings occupied less than 3 months per year are not eligible for coverage in this program.

Months Unoccupied	AOP Factor	Wind / Hail Factor
0	1.000	1.000
1	1.100	1.060
2	1.110	1.070
3	1.120	1.080
4	1.140	1.090
5	1.160	1.100
6	1.170	1.110
7	1.180	1.120
8	1.190	1.130
9	1.210	1.140
10	1.220	1.170
11	1.230	1.180
12	1.250	1.190

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DEDUCTIBLES

RULE 16. DEDUCTIBLES

The standard deductible is \$1,000 for all other perils and 2% for wind/hail. The wind/hail deductible cannot be less than the other perils deductible.

Changes in deductibles may only be made at the time of the renewal.

DP 00 03 Deductibles

Coverage A	Peril	Deductible Factor					
		\$1,000	\$2,500	1%	2%	3%	5%
\$51,000 – \$100,000	AOP	0.830	0.680	0.870	0.780	0.700	0.570
	Wind/Hail	1.046	0.923	1.071	1.000	0.941	0.843
\$101,000 - \$150,000	AOP	0.890	0.750	0.870	0.750	0.670	0.540
	Wind/Hail	1.088	1.000	1.071	1.000	0.941	0.843
\$151,000 - \$200,000	AOP	0.940	0.810	0.870	0.730	0.630	0.520
	Wind/Hail	1.109	1.040	1.071	1.000	0.941	0.843
\$201,000 - \$250,000	AOP	0.980	0.850	0.870	0.730	0.620	0.520
	Wind/Hail	1.120	1.063	1.071	1.000	0.941	0.843
\$251,000 - \$300,000	AOP	1.000	0.890	0.870	0.730	0.620	0.520
	Wind/Hail	1.128	1.079	1.071	1.000	0.941	0.843
\$301,000 - \$500,000	AOP	1.080	0.950	0.870	0.730	0.620	0.520
	Wind/Hail	1.140	1.103	1.071	1.000	0.941	0.843
\$501,000 - \$999,000	AOP	1.080	1.000	0.870	0.730	0.620	0.520
	Wind/Hail	1.154	1.131	1.071	1.000	0.941	0.843
\$1,000,000 - above	AOP	1.080	1.000	0.870	0.730	0.620	0.520
	Wind/Hail	1.154	1.131	1.071	1.000	0.941	0.843

Use Endorsement **DP 03 12** – Windstorm or Hail Percentage Deductible

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DISCOUNTS & SURCHARGES

RULE 17. MAXIMUM DISCOUNTS & SURCHARGES

Discounts are applied as multiplicative factors to the premium as indicated within each respective rule. The maximum cumulative rate impact from the discounts and surcharges below cannot exceed 60%:

1. Rule 18. Age of Home
2. Rule 19. Certified Property Manager
3. Rule 20. Hip Roof Discount
4. Rule 21. IBHS / WPI-8 Discount
5. Rule 24. Payment Type Discounts
6. Rule 25. Protective Device Discount
7. Rule 26. Secured Community / Theft Discount
8. Rule 27. Wind Opening Protection Discount
9. Rules 30 & 31. Tier

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RULE 18. AGE OF HOME

Age is determined by subtracting the year in which construction of the residence was completed from the year in which the policy is effective.

Home Age	DP 00 03	
	AOP Factor	Wind / Hail Factor
0	0.520	0.470
1	0.520	0.490
2	0.570	0.510
3	0.570	0.530
4	0.620	0.550
5	0.680	0.570
6	0.710	0.620
7	0.740	0.650
8	0.780	0.680
9	0.820	0.710
10	0.860	0.740
11	0.900	0.770
12	0.940	0.800
13	0.980	0.830
14	1.000	0.860
15	1.050	0.890
16	1.100	0.920
17	1.140	0.950
18	1.180	1.000
19	1.220	1.050
20	1.260	1.050
21 – 25	1.300	1.050
26 – 40	1.350	1.050
41+	1.280	1.000

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RULE 19. CERTIFIED PROPERTY MANAGER

To qualify for this discount, the insured's property manager must have the Certified Property Manager designation recognized by the Institute for Real Estate Management or the National Association of Residential Property Managers.

Certificate listing the CPM key number to be maintained in the agent's file for audit purposes.

Apply a **0.95** discount to the All Other Perils Premium.

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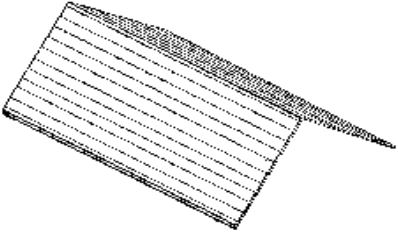
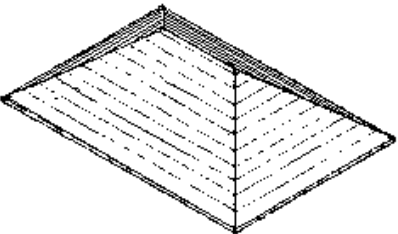
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RULE 20. HIP ROOF DISCOUNT

A **15%** discount applies to the wind/hail premium if the home is constructed with a hip roof covering the entire structure. A hip roof is one that slopes down to meet all walls (like a pyramid). This design has superior ability to withstand high winds and will result in a premium credit. However, other factors can negate the value of this design. The discount is not applicable if the roof has skylights or overhangs that exceed 18".

A **hip roof** has sloping ends and sloping sides down to the roof eaves line. A hip roof with decorative gables is eligible for this discount if the gables are no more than 10% of the entire roof structure.

Roof shape determines the aerodynamic pressure loads experienced by the roof due to wind flow and wind direction. Gable and hip shapes and their combinations comprise more than 80% of the residential buildings.

<i>Roof Type</i>	<i>Description</i>	<i>Figure</i>
GABLE ROOF	A roof sloping downward in two parts from a central ridge, so as to form a gable at each end.	
HIP ROOF	A roof having sloping ends and sides meeting at an inclined projecting angle.	

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RULE 21. IBHS / WPI-8 DISCOUNT

The following discounts apply to the wind / hail premium when the home is certified by the International Institute for Business & Home Safety (IBHS) as meeting the standard for one of the following Hurricane Resistance Designations, or has received a Certificate of Compliance (WPI-8). Only the largest discount for which the risk is eligible may apply.

- Bronze / Inland II = 5%
- Silver / Inland I = 10%
- Gold / Seaward = 15%

*Evidence and supporting documentation for these discounts must be retained in agent's file. These documents will be subject to review during an audit.

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RULE 22. NUMBER OF STORIES

This measures the number of stories above the property's foundation. This does not include the basement (including a walkout basement) level, if any, of a dwelling.

Number of Stories	AOP Factor	Wind/Hail Factor
1	1.000	1.000
1.5	1.030	1.032
2	1.050	1.063
2.5	1.060	1.063
3+	1.070	1.063
Bi-Level	1.050	1.063
Tri-Level	1.070	1.063

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RULE 23. OPEN FOUNDATION SURCHARGE

A 10% surcharge is applied to a home with an open foundation.

Surcharge is applied to the Other Perils.

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RULE 24. PAYMENT TYPE DISCOUNT

Applies to New and Renewal Business.

Payment Type	AOP Factor	Wind/Hail Factor
EFT	1.000	1.000
Non-EFT	1.000	1.000
Mortgage Billed	0.940	0.940
Paid in Full Credit Card	0.920	0.920
Paid in Full Check/EFT	0.890	0.890

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RULE 25. PROTECTIVE DEVICES DISCOUNT

Fire Alarm

Central- A centrally controlled fire detector with an alarm and auto-response call attached that will call 911 and/ or the fire department.

Direct – A fire detector alarm that will directly be routed to a 911 call center or fire department

Local- A locally controlled fire detector with an audible alarm that alerts the homeowners and neighbors but does not have any auto-response. Someone would need to call 911 or the fire department.

Sprinkler

Full - Automatic Sprinklers in all Areas including Attics, Bathrooms, Closets, Attached Structures.

Partial - Automatic Sprinklers in all Areas excluding Attics, Bathrooms, Closets, Attached Structures.

Fire Alarm	Sprinkler	AOP Factor
Central	Full	0.874
Central	Partial	0.950
Central	None	0.950
Direct	Full	0.874
Direct	Partial	0.950
Direct	None	0.950
Local	Full	0.920
Local	Partial	1.000
Local	None	1.000
No	Full	0.920
No	Partial	1.000
No	None	1.000

Use Endorsement **DP 04 70** – Premises Alarm or Fire Protection System

*Evidence and supporting documentation for protective device discounts must be retained in agent's file. These documents will be subject to review during an audit.

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RULE 26. SECURED COMMUNITY / THEFT DISCOUNT

Gated- a community that you must manually enter a code or swipe a card to enter the premises.

24 hour Guard (security) - a security guard physically is present at the gate and/or patrolling the premises at all times.

Secured Community	Theft Alarm	AOP Factor
No	Central	0.990
No	Local	1.000
No	None	1.000
Gated	Central	0.970
Gated	Local	0.990
Gated	None	1.000

*Evidence and supporting documentation for all secured community / theft discounts must be retained in agent's file. These documents will be subject to review during an audit.

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RULE 27. WIND OPENING PROTECTION

A **15%** discount applies to the wind/hail premium if a residence is equipped with opening protection that meets the following requirements:

- All exterior openings including windows, doors, skylights, and vents are protected (roof ridge vents and soffit vents do not need to be protected) and meet the minimum requirements of the International Residential Building code, or
- Impact resistant glass on all windows meeting the minimum requirements of the International Residential Building Code.
- A licensed contractor with proper permits has installed the devices.
- A qualified professional has certified the existence of the protective devices.

*Evidence and supporting documentation for all wind opening discounts must be retained in agent's file. These documents will be subject to review during an audit.

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RULE 28. WINDSTORM OR HAIL EXCLUSION

A. Introduction

The peril of Windstorm or Hail may be excluded for all coverages, except Coverage D –Loss of Use, and, if covered, Coverage E – Additional Living Expense, when the property is located in a designated catastrophe area and is eligible for coverage through the Texas Windstorm Insurance Association. Use Windstorm or Hail Exclusion – Texas Endorsement **DP 05 51**.

B. Premium

When the peril of Windstorm or Hail is excluded from under Section I of the policy the wind/hail premium is not developed and no related charges are applied to the policy. However, Rule 5. Minimum Premium does apply.

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RULE 29. WOOD BURNING STOVE SURCHARGE

A **10%** surcharge is applied to a home with a wood burning stove, pellet stove, coal stove, and/or Fireplace Insert.

Surcharge is applied to the Other Perils.

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TIER

RULE 30. TIER

Prior Liability Limit	Insurance Credit Score	Tier Placement by Prior Claims		
		Tier		
		0	1	2
300K	876 - 997	6	14	15
300K	826 - 875	7	14	16
300K	801 - 825	7	15	17
300K	776 - 800	8	16	18
300K	751 - 775	9	17	19
300K	726 - 750	11	18	20
300K	701 - 725	13	20	22
300K	676 - 700	15	21	23
300K	651 - 675	16	23	25
300K	626 - 650	17	23	25
300K	601 - 625	17	23	25
300K	576 - 600	18	25	28
300K	551 - 575	19	28	28
300K	0 - 550	22	28	28
300K	No Score	13	20	22
No Prior Liability & 100k	876 - 999	9	17	18
No Prior Liability & 100k	826 - 875	10	17	19
No Prior Liability & 100k	801 - 825	10	18	20
No Prior Liability & 100k	776 - 800	12	19	21
No Prior Liability & 100k	751 - 775	12	20	21
No Prior Liability & 100k	726 - 750	14	21	23
No Prior Liability & 100k	701 - 725	16	23	25
No Prior Liability & 100k	676 - 700	18	25	28
No Prior Liability & 100k	651 - 675	19	25	28
No Prior Liability & 100k	626 - 650	20	28	28
No Prior Liability & 100k	601 - 625	20	28	28
No Prior Liability & 100k	576 - 600	21	28	28
No Prior Liability & 100k	551 - 575	22	28	28

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Tier Cont.				
Prior Liability Limit	Insurance Credit Score	Tier		
		0	1	2
No Prior Liability & 100k	0 - 550	25	28	28
No Prior Liability & 100k	No Score	16	23	25
1st-time Owner	876 - 999	6	14	16
1st-time Owner	826 - 875	7	15	17
1st-time Owner	801 - 825	8	15	17
1st-time Owner	776 - 800	9	17	18
1st-time Owner	751 - 775	10	17	19
1st-time Owner	726 - 750	12	19	21
1st-time Owner	701 - 725	14	21	22
1st-time Owner	676 - 700	15	22	25
1st-time Owner	651 - 675	17	23	25
1st-time Owner	626 - 650	17	25	28
1st-time Owner	601 - 625	18	25	28
1st-time Owner	576 - 600	19	25	28
1st-time Owner	551 - 575	20	28	28
1st-time Owner	0 - 550	23	28	28
1st-time Owner	No Score	14	21	23

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RULE 31. TIER FACTORS

Tier	HO 00 03 / HO 00 05 Factor		HO 00 04 / HO 00 06 Factor	
	AOP	Wind / Hail	AOP	Wind / Hail
1	0.485	0.485	0.485	1.000
2	0.509	0.509	0.509	1.000
3	0.534	0.534	0.534	1.000
4	0.561	0.561	0.561	1.000
5	0.589	0.589	0.589	1.000
6	0.618	0.618	0.618	1.000
7	0.644	0.644	0.644	1.000
8	0.686	0.686	0.686	1.000
9	0.700	0.700	0.700	1.000
10	0.725	0.725	0.725	1.000
11	0.750	0.750	0.750	1.000
12	0.775	0.775	0.775	1.000
13	0.875	0.875	0.875	1.000
14	0.900	0.900	0.900	1.000
15	0.950	0.950	0.950	1.000
16	1.050	1.050	1.050	1.000
17	1.150	1.150	1.150	1.150
18	1.250	1.250	1.250	1.250
19	1.325	1.325	1.325	1.325
20	1.406	1.406	1.406	1.406
21	1.487	1.487	1.487	1.487
22	1.566	1.566	1.566	1.566
23	1.669	1.669	1.669	1.669
24	1.744	1.744	1.744	1.744
25	1.818	1.818	1.818	1.818
26	1.928	1.928	1.928	1.928
27	2.046	2.046	2.046	2.046
28	2.149	2.149	2.149	2.149
29	2.256	2.256	2.256	2.256
30	2.369	2.369	2.369	2.369

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ADDITIONAL COVERAGE OPTIONS

RULE 32. COVERAGE B – OTHER STRUCTURES

Insured may select desired coverage limit for other structures located on the residence premises. Other structures may not be rented to others, or used by non-related persons for residence purposes.

Base rates include other structures coverage equal to 2% of Coverage A. The factor applies to wind/hail and other perils premium.

% of Coverage A	Factor
2%	1.000
10%	1.020

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RULE 33. COVERAGE C – PERSONAL PROPERTY

Insured may select desired coverage limit for personal property. Coverage C is available in increments of 5% (of Coverage A) up to a maximum personal property limit of 75% of Coverage A.

% of Coverage A	Factor	
	AOP	Wind/Hail
0%	1.00	0.88
5%	1.04	0.91
10%	1.06	0.95
15%	1.10	0.99
20%	1.13	1.03
25%	1.15	1.06
30%	1.16	1.10
35%	1.19	1.14
40%	1.20	1.18
45%	1.23	1.21
50%	1.25	1.25
55%	1.28	1.29
60%	1.30	1.33
65%	1.34	1.36
70%	1.38	1.40
75%	1.41	1.44

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RULE 34. COVERAGE D – FAIR RENTAL VALUE

Base rates include loss of use coverage equal to 10% of Coverage A. The following limits are available:

% of Coverage A	Factor
0%	0.97
10%	1.00
20%	1.02

The factor applies to wind/hail and other perils premium.

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RULE 35. SECTION II LIMITS

COVERAGE L: Personal Liability Coverage

Liability coverage may be added to a Dwelling policy that covers a 1-4 family dwelling.

Coverage Limit	Number of Families			
	1	2	3	4
\$0	\$0	\$0	\$0	\$0
\$100,000	\$40	\$60	\$80	\$100
\$300,000	\$60	\$90	\$120	\$150
\$500,000	\$80	\$120	\$160	\$200

COVERAGE M: Medical Payments Coverage

Medical Payments coverage may be added for the following premium:

Limit	Premium
\$0	\$0
\$1,000	\$5
\$2,500	\$8
\$5,000	\$10

* When Liability Coverage is added to the policy, the following Forms will be attached:

1. **DL 24 01** – Personal Liability
2. **DL 24 02** – Personal Liability Additional Policy Conditions
3. **DL 24 11** - Premises Liability (Non-Owner Occupied Dwelling)
4. **DL 24 16** – No Coverage for Home Day Care Business
5. **UPC DL 01 42** – Special Provisions – Texas
6. **UPC DL 646** - Lead Liability Exclusion
7. **UPC 601** –Recreation or Service Vehicle Exclusion
8. **UPC 602** – Farming & Agricultural Activities Exclusion Endorsement
9. **DP 05 50** – Exclusion of Residential Community Property Clause - Texas

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RULE 36. THEFT COVERAGE

A Fire policy including coverage A and C may be extended to cover theft of personal property. Theft coverage covers losses resulting from the theft of personal property from the insured premises. Losses are subject to the other perils deductible.

Premium for theft coverage is calculated by applying a **1.10** factor to the All Other Peril Premium.

Use endorsement **DP 04 73** – Limited Theft Coverage.

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RULE 37. VACANCY EXTENSION COVERAGE

Vacant dwellings are ineligible. However, if the dwelling insured under this program becomes vacant during the policy period, a vacancy endorsement may be added for an additional charge to increase the allowable time (up to 90 days) for a home to be vacant before coverage is excluded.

Premium: A factor of **1.20** is applied to the All Peril Premium.

Use Endorsement **UPC DP 642** – Vacancy Extension

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RULE 38. FUNCTIONAL REPLACEMENT COST LOSS SETTLEMENT

It is mandatory for homes older than 40 years old, that the loss settlement provisions be changed to Functional Replacement Cost. This means losses would be paid at the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods used in the original construction of the building.

Use Endorsement **DP 05 30** – Functional Replacement Cost Loss Settlement

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RULE 39. DWELLING FOUNDATION COVERAGE

A. Introduction

The policy does not provide coverage for loss to floor slabs or foundations caused by seepage or leakage of water.

B. Coverage Description

The policy may be endorsed to provide coverage for settling, cracking, shrinking, bulging, or expansion of foundations, floor slab or footings that support the dwelling caused by seepage or leakage of water or steam from within a plumbing, heating, air conditioning or automatic fire protective sprinkler system. The coverage includes the cost of tearing out and replacing any part of the building necessary to repair the system from which the water or steam escaped. The loss to the system from which the water or steam escaped is not covered. The coverage is limited to 15% of the amount of insurance for Coverage A – Dwelling on the date of the loss.

C. Premium

Territory	Factor
10-19, 21-27, 61-64, 81-84, 166	1.05
31-36, 111-117, 121-125, 161, 169, 181, 182, 201	1.03
41-44, 131-137, 151, 156, 157, 196	1.04
51-55	1.10
71-73, 141-148	1.01
91-95	1.25
101-107	1.08
171-174, 191-193	1.02

D. Endorsement

Use Foundation Coverage – Texas Endorsement **DP 05 56**.

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RULE 40. AUTOMATIC INCREASE IN INSURANCE

The policy may be endorsed to provide annual increases of the Section I Limits of Liability.

Amount of Annual Increase	AOP Factor	Wind/Hail Factor
2%	1.000	1.000
4%	1.020	1.020
6%	1.030	1.030
8%	1.040	1.040

Use Endorsement **DP 04 11** – Automatic Increase in Insurance

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RULE 41. LIMITED FUNGI OR MICROBES COVERAGE

This is a mandatory endorsement that limits Section I coverage for fungi or microbes coverage to \$5,000. Higher limits are NOT available.

Use Endorsement **UPC DP 05 52** – Limited Fungi or Microbes Coverage

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RULE 42. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE

This policy may be endorsed to provide coverage for loss resulting from water which backs up through sewers or drains or which overflows from the pump. A \$1,000 deductible applies to this coverage.

The endorsement may be added for the following limits:

Basement	Limit	Premium
None	\$5,000	\$20
None	\$10,000	\$30
None	\$25,000	\$40
Unfinished	\$5,000	\$30
Unfinished	\$10,000	\$45
Unfinished	\$25,000	\$60
Partially Finished	\$5,000	\$40
Partially Finished	\$10,000	\$60
Partially Finished	\$25,000	\$80
Finished	\$5,000	\$50
Finished	\$10,000	\$75
Finished	\$25,000	\$100

Use Endorsement **UPC DP 643** – Limited Water Back-Up and Sump Discharge or Overflow Coverage

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RULE 43. LIMITED WATER DAMAGE COVERAGE

Limited coverage for sudden and accidental discharge or overflow of water or steam from within a plumbing, heating, A/C, or automatic sprinkler system or from within a household appliance is available for a reduction in premium and may be used at the underwriter's discretion. The limit of liability for all covered property under this option is **\$10,000**.

The factor for this endorsement is **.92** and it applies to the other perils premium.

Use Endorsement **UPC DP 641** – Limited Water Damage Coverage

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RULE 44. PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT

Provides replacement cost loss settlement on Coverage C.

DP 00 03

The factor for this coverage is **1.10** and it applies to the wind/hail and other perils premium.

Use Endorsement **HO 23 04** – Personal Property Replacement Cost Loss Settlement - Texas

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RULE 45. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE

Provides increased coverage for assessments relating to the residence premises. Addition of loss assessment midterm is subject to underwriter approval.

Limit	Premium
\$ 5,000	\$15
\$10,000	\$25

Use Endorsement **DP 04 63** – Supplemental Loss Assessment Coverage

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RULE 46. NON-STRUCTURAL HAIL LOSS LIMITATION ENDORSEMENT

This endorsement is mandatory for properties with metal roofs and/or aluminum siding. In all other instances, it may be added at the option of the insured. The endorsement provides that when damage from hail consists only of dents to the exterior surface of a home or other structure, not causing structural damage, we will pay the lowest of the cost of repairing or replacing the damaged portion of the property; or 2% of the amount of insurance provided under Coverage **A** (Dwelling).

The factor for this endorsement is **.97** and it applies to the wind/hail and other perils premium.

Use Endorsement **UPC DP 640** – Non-Structural Hail Loss Limitation

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RULE 47. SHORT-TERM RENTAL

A short-term rental surcharge applies to any home rented for a one-week or shorter period any time during the policy period.

Short-Term Rental	AOP Factor	Wind/Hail Factor
No	1.000	1.000
Yes	1.100	1.100

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RULE 48. WATER DAMAGE COVERAGE

A. Introduction

The policy does not provide coverage for loss caused by seepage or leakage of water or steam.

B. Coverage Description

The policy may be endorsed to provide coverage for deterioration, wet rot, or dry rot to Coverage A – Dwelling and Coverage C – Personal Property caused by constant or repeated seepage or leakage of water or steam from heating, air conditioning systems or automatic fire sprinkler systems, household appliances, or plumbing systems. The coverage includes the cost of tearing out and replacing any part of the building necessary to repair the system or appliance from which the water or steam escaped, but does not include the loss to the system or appliance from which the water or steam escaped.

C. Premium

1. Forms DP 00 03

Multiply the All Other Perils Premium by the following factors:

Territory	Factor
10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 41, 42, 43, 44, 51, 52, 53, 54, 55, 101, 102, 103, 104, 105, 106, 107, 141, 142, 143, 144, 145, 146, 147, 148	1.06
21, 22, 23, 24, 25, 26, 27, 81, 82, 83, 84, 161, 169	1.05
31, 32, 33, 34, 35, 36, 121, 122, 123, 124, 125, 131, 132, 133, 134, 135, 136, 137, 151, 156, 157, 166, 171, 172, 173, 174, 181, 182, 201	1.04
61, 62, 63, 64, 111, 112, 113, 114, 115, 116, 117	1.08
071, 072, 073	1.09
091, 092, 093, 094, 095	1.27
191, 192, 193, 196	1.03

D. Endorsement

Use endorsement **DP 05 57** Water Damage Coverage – Texas

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RULE 49. WATER EXCLUSION ENDORSEMENT

Mandatory endorsement **DP 16 10** – Water Exclusion Endorsement is attached to all policies, which limits the definition of water damage.

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FEES

RULE 50. ADDITIONAL FEES

MGA FEE

A fully earned MGA fee of **\$75** is charged on each policy.

INSPECTION FEE

A fully earned inspection fee of \$25 is charged on all new business policies.

NSF FEE

There is a \$25 service charge on NSF checks.

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PAYMENT PLANS

RULE 51. PAYMENT PLANS

- 1 Pay Plan: Full payment of the total annual premium plus all policy fees at the inception of the policy
- 2-Pay Plan: 50% of the total premium, plus fees, at the inception of the policy with the remaining 50% of the premium due 60 days after the inception of the policy; a \$5 service charge is applicable to both installments
- 3-Pay Plan: 40% of the total premium, plus fees, at the inception of the policy with the remaining 60% of the premium due in two equal installments 60 & 120 days after the inception of the policy ; a \$5 service charge is applicable to all installments
- 4-Pay Plan: 25% of the total premium, plus fees, at the inception of the policy with the remaining 75% of the premium due in three equal installments 60, 120, & 180 days after the inception of the policy. A \$5 service charge is applicable to all installments
- 11-Pay Plan: 11 equal payments automatically deducted from the insured's bank account (\$2 service charge per installment) EFT is MANDATORY & must be set up by the insured

* * *OUTSIDE PREMIUM FINANCING IS UNACCEPTABLE* * *

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TERRITORY

RULE 52. TERRITORY DEFINITIONS AND RATE FACTORS

Other Perils Base Rate

\$412

Other Perils Territory Relativities and Territory Definitions

Territory	HO3 HO5	HO4	HO6	Territory	HO3 HO5	HO4	HO6	Territory	HO3 HO5	HO4	HO6
10	1.000	1.165	1.010	62	0.774	0.708	0.916	125	0.903	0.921	0.872
11	1.027	0.892	1.105	63	0.815	0.953	0.864	131	0.669	0.844	0.791
12	0.941	1.128	0.913	64	0.860	0.881	0.843	132	0.831	0.883	0.918
13	1.035	1.224	1.070	71	0.780	0.934	0.695	133	0.661	0.735	0.772
14	0.901	1.166	0.942	72	0.833	0.811	0.604	134	0.909	0.904	1.044
15	0.976	1.145	0.948	73	0.720	0.800	0.576	135	0.720	0.779	0.765
16	1.027	1.196	1.010	81	0.782	0.901	0.855	136	0.769	1.320	0.860
17	1.091	1.291	0.985	82	0.930	1.068	0.937	137	0.677	0.981	0.757
18	0.903	1.254	0.949	83	0.954	0.925	0.992	141	1.011	0.933	1.205
19	1.013	1.196	0.980	84	1.105	0.971	1.065	142	1.210	1.061	1.389
21	1.212	0.807	1.211	91	1.097	1.074	0.930	143	1.363	1.120	1.340
22	1.239	0.917	1.145	92	0.997	1.134	0.846	144	1.105	1.140	1.248
23	1.013	1.069	1.068	93	1.046	1.128	0.849	145	1.043	0.780	1.154
24	1.140	1.351	1.184	94	1.005	1.006	0.850	146	1.358	0.998	1.358
25	1.113	1.052	1.174	95	1.183	0.917	0.759	147	1.172	1.156	1.250
26	1.040	1.357	1.045	101	0.919	1.082	0.958	148	1.769	1.216	1.719
27	1.677	1.189	1.564	102	0.890	1.043	0.961	151	0.946	0.839	0.859
31	1.078	0.960	1.064	103	0.954	1.026	0.953	156	1.046	0.853	1.218
32	1.083	0.890	1.058	104	1.228	1.459	1.210	157	0.938	0.649	0.961
33	1.218	0.917	1.157	105	1.177	1.009	1.106	161	1.156	0.930	1.212
34	1.083	0.852	1.020	106	0.798	0.981	0.869	166	0.836	0.846	1.042
35	1.000	1.037	0.974	107	1.427	1.311	1.275	169	0.984	0.807	1.097
36	1.126	1.265	1.107	111	0.820	0.928	0.927	171	1.414	1.008	1.581
41	0.911	0.503	1.076	112	0.909	0.937	0.959	172	1.349	1.264	1.542
42	1.097	0.830	1.052	113	1.062	1.163	1.144	173	1.470	1.167	1.654
43	0.823	0.983	0.912	114	0.866	1.197	0.990	174	1.487	1.001	1.570
44	0.868	0.755	0.966	115	0.901	0.787	0.957	181	0.847	0.905	0.869
51	0.925	0.815	1.018	116	0.901	0.876	0.995	182	0.809	1.056	0.833
52	1.148	1.090	1.170	117	1.454	1.529	1.378	191	1.333	0.984	1.080
53	1.043	1.006	1.003	121	0.780	1.049	0.834	192	1.223	1.154	1.130
54	1.035	1.304	1.144	122	0.704	1.097	0.682	193	1.121	0.933	1.169
55	0.890	1.328	0.965	123	0.720	0.921	0.753	196	1.108	1.045	1.017
61	0.755	0.699	0.838	124	0.763	0.806	0.700	201	0.879	0.771	0.907

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Zip Code	AOP Territory	Zip Code	AOP Territory	Zip Code	AOP Territory	Zip Code	AOP Territory	Zip Code	AOP Territory
75001	23	75976	142	77005	15	78071	111	79013	201
75002	42	75977	148	77006	15	78072	125	79014	201
75006	23	75979	146	77007	15	78073	53	79015	201
75007	23	75980	142	77008	15	78075	111	79018	201
75009	43	76001	33	77009	15	78076	123	79019	201
75010	41	76002	33	77010	15	78101	52	79021	181
75013	41	76005	33	77011	16	78102	113	79022	201
75019	21	76006	33	77012	17	78108	133	79024	201
75020	174	76008	192	77013	16	78109	52	79027	181
75021	174	76009	161	77014	12	78111	136	79029	201
75022	42	76010	34	77015	17	78112	52	79031	181
75023	42	76011	33	77016	15	78113	136	79032	181
75024	41	76012	32	77017	17	78114	131	79033	201
75025	41	76013	33	77018	14	78116	136	79034	201
75028	22	76014	33	77019	15	78117	136	79035	181
75032	42	76015	33	77020	16	78118	136	79036	201
75033	42	76016	31	77021	16	78119	136	79039	201
75034	42	76017	32	77022	15	78121	131	79040	201
75035	42	76018	31	77023	16	78122	135	79041	181
75038	23	76020	32	77024	14	78123	133	79042	181
75039	21	76021	32	77025	16	78124	133	79043	181
75040	24	76022	34	77026	16	78130	132	79044	201
75041	24	76023	192	77027	15	78132	132	79045	201
75042	25	76028	161	77028	16	78133	132	79046	201
75043	24	76031	161	77029	16	78140	135	79051	201
75044	23	76033	161	77030	16	78141	137	79052	181
75048	21	76034	31	77031	15	78142	113	79054	201
75050	26	76035	161	77032	14	78145	113	79056	201
75051	26	76036	33	77033	17	78146	113	79057	201
75052	26	76039	33	77034	18	78147	131	79058	201
75054	26	76040	36	77035	16	78148	52	79059	201
75056	43	76041	143	77036	15	78150	53	79061	201
75057	44	76043	161	77037	15	78151	136	79062	201
75058	174	76044	161	77038	14	78152	52	79063	181
75060	25	76048	161	77039	14	78154	133	79064	181
75061	25	76049	161	77040	13	78155	133	79065	201
75062	25	76050	161	77041	14	78159	135	79068	201
75063	22	76051	24	77042	15	78160	131	79070	201
75065	43	76052	31	77043	14	78161	131	79072	181

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75067	24	76053	34	77044	15	78162	113	79078	201
75068	44	76054	31	77045	17	78163	132	79079	201
75069	44	76055	161	77046	15	78164	137	79080	201
75070	41	76058	161	77047	17	78201	55	79081	201
75071	41	76059	161	77048	17	78202	55	79082	181
75074	44	76060	33	77049	17	78203	55	79083	201
75075	42	76061	161	77050	14	78204	55	79084	201
75076	174	76063	31	77051	17	78205	54	79085	181
75077	42	76064	143	77053	115	78206	54	79086	201
75078	42	76065	143	77054	16	78207	55	79087	201
75080	22	76066	192	77055	14	78208	55	79088	181
75081	22	76067	191	77056	14	78209	53	79092	201
75082	21	76070	161	77057	14	78210	55	79093	201
75087	42	76071	192	77058	19	78211	55	79094	201
75088	21	76073	192	77059	18	78212	54	79095	201
75089	21	76077	161	77060	14	78213	54	79096	201
75090	174	76078	192	77061	17	78214	55	79097	201
75092	174	76082	192	77062	18	78215	55	79098	201
75093	41	76084	161	77063	15	78216	54	79101	201
75094	41	76085	192	77064	13	78217	54	79102	201
75098	22	76086	192	77065	12	78218	55	79103	201
75102	142	76087	192	77066	12	78219	53	79104	201
75103	172	76088	192	77067	14	78220	55	79106	201
75104	21	76092	31	77068	11	78221	55	79107	201
75105	142	76093	161	77069	11	78222	53	79108	201
75109	142	76102	36	77070	11	78223	55	79109	201
75110	142	76103	36	77071	15	78224	55	79110	201
75114	173	76104	36	77072	15	78225	55	79111	201
75115	21	76105	36	77073	12	78226	54	79118	201
75116	23	76106	36	77074	15	78227	54	79119	201
75117	172	76107	35	77075	18	78228	55	79121	201
75119	143	76108	33	77076	14	78229	54	79124	201
75124	142	76109	32	77077	14	78230	52	79201	181
75125	143	76110	36	77078	15	78231	51	79220	181
75126	173	76111	36	77079	13	78232	52	79221	181
75127	172	76112	36	77080	14	78233	53	79223	181
75134	23	76114	36	77081	15	78234	54	79225	196
75135	173	76115	35	77082	15	78235	54	79226	201
75137	22	76116	34	77083	15	78236	54	79227	196

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75140	172	76117	36	77084	13	78237	55	79229	181
75141	24	76118	34	77085	13	78238	53	79230	201
75142	173	76119	36	77086	14	78239	52	79233	181
75143	173	76120	35	77087	17	78240	53	79234	181
75144	142	76123	32	77088	14	78242	54	79235	181
75146	22	76126	33	77089	18	78244	52	79237	201
75147	173	76127	33	77090	12	78245	53	79239	181
75148	142	76131	32	77091	14	78247	52	79240	201
75149	24	76132	33	77092	14	78248	51	79241	181
75150	25	76133	33	77093	15	78249	52	79243	181
75152	143	76134	33	77094	13	78250	52	79244	181
75153	142	76135	34	77095	12	78251	53	79245	181
75154	143	76137	33	77096	15	78252	53	79247	196
75155	142	76140	33	77098	15	78253	51	79248	181
75156	142	76148	33	77099	15	78254	51	79250	181
75157	173	76155	35	77301	146	78255	51	79251	201
75158	173	76164	35	77302	146	78256	51	79252	196
75159	23	76177	31	77303	145	78257	51	79255	181
75160	173	76179	31	77304	144	78258	51	79256	181
75161	173	76180	32	77306	145	78259	51	79257	181
75163	142	76182	32	77316	145	78260	51	79258	181
75165	143	76201	44	77318	145	78261	51	79259	181
75166	42	76205	44	77320	143	78263	52	79261	181
75167	143	76207	44	77327	115	78264	52	79311	181
75169	172	76208	44	77328	115	78266	132	79312	181
75172	24	76209	44	77331	148	78330	91	79313	181
75173	43	76210	44	77335	146	78332	113	79314	181
75180	24	76225	192	77336	13	78336	102	79316	181
75181	21	76226	41	77338	12	78338	104	79322	181
75182	21	76227	43	77339	11	78339	91	79323	181
75189	44	76228	196	77340	143	78340	103	79324	181
75201	25	76230	192	77345	11	78341	125	79325	181
75202	27	76233	174	77346	13	78343	91	79326	181
75203	26	76234	192	77351	146	78344	122	79329	182
75204	25	76238	193	77354	145	78349	125	79330	181
75205	23	76239	192	77355	144	78350	111	79331	181
75206	26	76240	193	77356	144	78351	91	79336	181
75207	27	76244	33	77357	10	78352	102	79339	181
75208	26	76245	174	77358	143	78353	113	79342	181

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75209	23	76247	43	77359	148	78355	113	79343	181
75210	26	76248	31	77360	146	78357	125	79344	181
75211	25	76249	43	77362	144	78358	106	79345	181
75212	26	76250	193	77363	143	78359	102	79346	181
75214	24	76251	192	77364	148	78360	125	79347	181
75215	27	76252	193	77365	10	78361	125	79350	182
75216	27	76253	193	77371	148	78362	102	79351	181
75217	26	76255	192	77372	144	78363	104	79353	181
75218	24	76258	44	77373	12	78368	102	79355	181
75219	25	76259	43	77374	113	78369	122	79356	181
75220	25	76261	192	77375	10	78370	102	79357	181
75223	26	76262	31	77376	113	78372	113	79358	181
75224	25	76263	193	77377	10	78373	95	79359	181
75225	22	76264	174	77378	144	78374	102	79360	181
75226	26	76265	192	77379	10	78375	113	79363	182
75227	25	76266	43	77380	146	78376	125	79364	182
75228	26	76270	192	77381	145	78377	103	79366	182
75229	22	76271	174	77382	10	78379	104	79367	181
75230	22	76272	193	77384	144	78380	91	79370	181
75231	25	76273	174	77385	145	78382	106	79371	181
75232	24	76301	196	77386	146	78383	113	79372	181
75233	24	76302	196	77388	10	78384	125	79373	181
75234	23	76305	196	77389	10	78385	104	79376	181
75235	25	76306	196	77396	14	78387	102	79377	181
75236	23	76308	196	77399	146	78389	113	79379	181
75237	26	76309	196	77401	15	78390	102	79381	181
75238	23	76310	196	77406	115	78391	113	79382	182
75240	23	76311	196	77407	115	78393	103	79401	182
75241	24	76351	196	77412	137	78401	94	79403	182
75243	25	76354	196	77414	105	78402	94	79404	182
75244	22	76357	196	77417	115	78404	93	79407	182
75246	26	76360	196	77418	136	78405	92	79409	182
75247	26	76363	196	77419	105	78406	91	79410	182
75248	22	76364	196	77420	116	78407	92	79411	182
75249	22	76365	196	77422	101	78408	92	79412	182
75251	22	76366	196	77423	147	78409	91	79413	182
75252	22	76367	196	77426	134	78410	91	79414	182
75253	24	76370	196	77428	105	78411	93	79415	182
75254	24	76371	196	77429	10	78412	94	79416	182

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75287	22	76372	191	77430	101	78413	91	79423	182
75401	173	76373	196	77433	12	78414	93	79424	182
75402	173	76374	191	77434	137	78415	92	79501	196
75407	44	76377	196	77435	116	78416	92	79502	181
75409	44	76379	196	77436	116	78417	91	79503	196
75410	172	76380	196	77437	116	78418	95	79504	166
75411	173	76384	196	77441	115	78419	95	79505	196
75412	172	76388	196	77442	137	78501	114	79506	156
75413	173	76389	196	77444	115	78503	114	79508	166
75414	174	76401	161	77445	147	78504	114	79510	166
75415	172	76424	191	77447	10	78516	114	79511	156
75416	173	76426	192	77448	116	78520	102	79512	156
75417	172	76427	191	77449	12	78521	102	79517	181
75418	173	76429	191	77450	12	78526	102	79518	181
75420	172	76430	196	77451	115	78535	102	79519	166
75421	173	76431	192	77454	116	78536	125	79520	196
75422	173	76432	161	77455	116	78537	114	79521	196
75423	173	76433	161	77456	105	78538	114	79525	196
75424	44	76435	161	77458	105	78539	114	79526	181
75426	172	76436	161	77459	115	78541	114	79527	181
75428	173	76437	161	77461	115	78542	114	79528	181
75431	172	76442	161	77465	105	78543	114	79529	196
75432	172	76443	166	77466	147	78548	125	79530	166
75433	172	76444	161	77468	105	78549	114	79532	156
75435	173	76445	161	77469	115	78550	102	79533	196
75436	172	76446	161	77470	137	78552	102	79534	181
75437	172	76448	161	77471	115	78557	114	79535	156
75438	173	76449	191	77474	136	78558	114	79536	166
75439	173	76450	191	77475	137	78559	102	79537	156
75440	172	76452	161	77477	115	78560	114	79538	166
75442	44	76453	191	77478	115	78562	114	79539	196
75446	173	76454	161	77479	115	78563	114	79540	181
75447	173	76455	161	77480	101	78564	123	79541	166
75448	172	76457	161	77482	105	78565	114	79543	181
75449	173	76458	191	77484	10	78566	102	79544	196
75450	172	76459	191	77485	136	78567	102	79545	156
75451	172	76460	191	77486	101	78569	101	79546	181
75452	173	76462	161	77488	116	78570	114	79547	196
75453	173	76463	191	77489	115	78572	114	79548	196

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75454	43	76464	196	77493	12	78573	114	79549	181
75455	172	76469	166	77494	115	78574	114	79553	196
75457	172	76470	161	77498	115	78575	102	79556	156
75459	174	76471	161	77502	17	78576	114	79560	181
75460	173	76472	191	77503	18	78577	114	79561	166
75462	173	76474	161	77504	17	78578	102	79562	166
75468	173	76475	191	77505	18	78580	101	79563	166
75469	172	76476	161	77506	17	78582	125	79565	156
75470	173	76481	191	77507	19	78583	102	79566	166
75471	172	76483	196	77510	81	78584	125	79567	166
75472	172	76484	191	77511	101	78586	102	79601	166
75473	173	76486	191	77514	104	78588	125	79602	166
75474	173	76487	192	77515	101	78589	114	79603	166
75475	173	76490	192	77517	81	78591	125	79605	166
75476	173	76491	196	77518	83	78592	102	79606	166
75477	173	76501	136	77519	113	78593	102	79607	166
75478	172	76502	136	77520	19	78595	114	79701	157
75479	173	76504	136	77521	18	78596	114	79703	157
75480	172	76511	136	77523	104	78597	102	79705	157
75481	172	76513	136	77530	17	78598	101	79706	157
75482	172	76518	133	77531	101	78599	114	79707	157
75486	173	76519	133	77532	14	78602	133	79713	156
75487	172	76520	133	77533	115	78605	132	79714	156
75488	173	76522	134	77534	101	78606	132	79718	151
75489	174	76523	133	77535	115	78607	132	79719	156
75490	173	76524	169	77536	18	78608	132	79720	156
75491	174	76525	134	77538	115	78609	132	79730	151
75492	173	76527	133	77539	82	78610	133	79731	156
75493	172	76528	134	77541	101	78611	132	79733	156
75494	172	76530	133	77545	115	78612	133	79734	151
75495	174	76531	161	77546	81	78613	133	79735	151
75496	173	76534	136	77547	17	78614	135	79738	181
75497	172	76537	133	77550	84	78615	133	79739	156
75501	172	76538	134	77551	84	78616	133	79740	151
75503	172	76539	132	77554	84	78617	63	79741	157
75550	172	76541	136	77560	104	78618	131	79742	156
75551	171	76542	136	77562	16	78619	133	79743	151
75554	172	76543	136	77563	83	78620	133	79744	151
75555	171	76544	136	77564	115	78621	133	79745	156

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75556	171	76548	136	77565	83	78623	132	79748	156
75558	172	76549	136	77566	101	78624	131	79749	156
75559	172	76550	132	77568	82	78626	133	79752	156
75560	171	76554	136	77571	19	78628	133	79755	156
75561	172	76556	133	77573	81	78629	135	79756	156
75563	171	76557	169	77575	115	78631	131	79758	157
75564	171	76559	136	77577	101	78632	135	79759	157
75566	171	76561	134	77578	101	78633	133	79761	157
75567	172	76565	161	77581	101	78634	133	79762	157
75568	172	76566	134	77582	115	78635	132	79763	157
75569	172	76567	133	77583	101	78636	132	79764	157
75570	172	76569	136	77584	101	78638	133	79765	157
75571	172	76570	134	77585	113	78639	132	79766	157
75572	171	76571	136	77586	19	78640	133	79772	151
75574	172	76574	133	77587	17	78641	133	79777	156
75601	141	76577	133	77590	83	78642	133	79778	156
75602	141	76578	133	77591	82	78643	132	79782	156
75603	141	76579	136	77597	104	78644	133	79783	156
75604	141	76621	161	77598	19	78645	62	79785	151
75605	141	76622	161	77611	117	78648	133	79788	156
75630	171	76624	169	77612	148	78650	133	79789	156
75631	141	76626	142	77613	104	78652	61	79821	72
75633	141	76627	161	77614	148	78653	63	79830	151
75638	172	76629	134	77616	146	78654	132	79834	151
75639	141	76630	169	77617	84	78655	133	79835	72
75640	171	76631	161	77619	104	78656	133	79836	72
75641	141	76632	134	77622	104	78657	132	79837	151
75643	141	76633	169	77623	84	78659	133	79839	151
75644	171	76634	161	77624	146	78660	62	79842	151
75645	171	76635	142	77625	113	78661	133	79843	151
75647	141	76636	161	77627	104	78662	133	79845	151
75650	171	76637	161	77629	104	78663	132	79847	151
75651	171	76638	169	77630	117	78664	133	79848	151
75652	142	76639	142	77632	117	78665	133	79849	72
75654	142	76640	169	77640	107	78666	133	79851	151
75656	171	76641	142	77642	107	78669	62	79852	151
75657	171	76642	142	77650	84	78670	133	79854	151
75661	171	76643	169	77651	107	78671	131	79901	73
75662	141	76645	161	77655	107	78672	132	79902	73

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75667	142	76648	161	77656	113	78675	131	79903	73
75668	172	76649	161	77657	113	78676	133	79904	72
75669	141	76651	143	77659	113	78677	135	79905	73
75670	171	76652	161	77660	146	78681	133	79906	73
75672	171	76653	142	77662	117	78701	64	79907	73
75681	142	76655	169	77664	146	78702	64	79908	73
75683	171	76656	134	77665	104	78703	62	79911	73
75684	142	76657	169	77701	104	78704	64	79912	72
75685	141	76660	161	77702	104	78705	64	79915	73
75686	172	76661	134	77703	104	78712	64	79918	73
75691	142	76664	169	77705	104	78717	133	79922	71
75692	171	76665	161	77706	104	78719	63	79924	72
75693	141	76666	161	77707	104	78721	64	79925	73
75701	141	76667	142	77708	104	78722	64	79927	72
75702	141	76670	143	77713	104	78723	64	79928	72
75703	141	76671	161	77801	135	78724	63	79930	73
75704	141	76673	161	77802	135	78725	62	79932	71
75705	141	76676	161	77803	135	78726	61	79934	72
75706	141	76678	142	77807	135	78727	62	79935	72
75707	141	76679	142	77808	135	78728	62	79936	72
75708	141	76680	134	77830	143	78729	133	79938	72
75709	141	76681	142	77831	143	78730	61	75261	23
75750	141	76682	169	77833	134	78731	61	76203	44
75751	142	76685	134	77835	134	78732	61	78347	92
75752	142	76686	142	77836	133	78733	61	79754	151
75754	172	76687	142	77837	134	78734	61	79838	72
75755	171	76689	161	77840	135	78735	61	79853	72
75756	142	76690	161	77845	135	78736	61	79855	72
75757	141	76691	169	77853	133	78737	133	77457	105
75758	142	76692	161	77856	134	78738	61		
75759	142	76693	142	77857	133	78739	61		
75760	142	76701	169	77859	134	78741	64		
75762	141	76704	169	77861	143	78742	64		
75763	142	76705	169	77864	142	78744	64		
75764	142	76706	169	77865	142	78745	64		
75765	172	76707	169	77868	143	78746	61		
75766	142	76708	169	77871	142	78747	61		
75770	142	76710	169	77872	142	78748	62		
75771	141	76711	169	77873	143	78749	62		

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75773	172	76712	169	77879	133	78750	61		
75778	142	76801	161	77880	134	78751	64		
75780	142	76802	161	77901	115	78752	64		
75783	172	76820	131	77904	115	78753	64		
75784	142	76821	166	77905	115	78754	63		
75785	142	76823	161	77950	103	78756	62		
75788	142	76825	166	77951	115	78757	64		
75789	141	76827	161	77954	137	78758	64		
75790	172	76828	166	77957	117	78759	62		
75791	141	76831	132	77961	117	78801	121		
75792	141	76832	133	77962	117	78827	121		
75801	142	76834	166	77963	112	78828	123		
75803	142	76836	166	77964	137	78829	121		
75831	142	76837	166	77968	115	78830	121		
75833	142	76841	131	77970	117	78832	121		
75835	142	76842	131	77971	117	78833	123		
75838	142	76844	161	77974	137	78834	121		
75839	142	76845	166	77975	137	78836	121		
75840	142	76848	131	77979	107	78837	122		
75844	142	76849	131	77982	107	78838	121		
75845	142	76852	166	77983	107	78839	121		
75846	142	76853	132	77984	137	78840	122		
75847	142	76854	131	77988	115	78843	122		
75849	142	76856	131	77990	103	78850	122		
75850	142	76857	161	77991	117	78851	151		
75851	142	76858	166	77994	137	78852	121		
75852	142	76859	131	77995	137	78861	122		
75853	142	76861	166	78002	52	78870	121		
75855	142	76862	166	78003	123	78871	122		
75856	142	76864	161	78004	131	78872	121		
75858	142	76865	166	78005	122	78873	123		
75859	142	76866	166	78006	131	78877	121		
75860	142	76869	131	78007	125	78879	123		
75861	142	76870	161	78008	124	78880	123		
75862	142	76871	133	78009	122	78881	121		
75901	142	76872	166	78010	124	78883	123		
75904	142	76873	166	78011	124	78884	121		
75925	142	76874	131	78012	124	78885	123		
75926	142	76875	166	78013	131	78886	122		

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75928	148	76877	133	78014	122	78931	136		
75929	143	76878	166	78015	131	78932	134		
75930	143	76882	166	78016	122	78933	136		
75931	148	76883	123	78017	122	78934	137		
75932	148	76884	166	78019	122	78935	137		
75933	148	76885	132	78021	122	78938	134		
75934	146	76887	166	78022	111	78940	134		
75935	142	76888	166	78023	51	78941	134		
75936	146	76890	161	78024	124	78942	133		
75937	142	76901	157	78025	124	78943	137		
75938	146	76903	157	78026	124	78944	136		
75939	146	76904	157	78027	131	78945	134		
75941	142	76905	157	78028	124	78946	134		
75942	146	76908	157	78039	122	78947	133		
75943	142	76909	157	78040	122	78948	133		
75944	142	76930	156	78041	122	78949	134		
75946	142	76932	156	78043	122	78950	136		
75948	143	76933	156	78045	122	78951	137		
75949	142	76934	157	78046	122	78953	133		
75951	148	76935	157	78050	124	78954	134		
75954	142	76936	151	78052	124	78956	134		
75956	148	76937	166	78055	123	78957	133		
75959	143	76940	157	78056	122	78959	135		
75960	146	76941	156	78057	122	78962	137		
75961	142	76943	151	78058	124	78963	134		
75964	142	76945	156	78059	122	79001	201		
75965	142	76950	151	78061	122	79002	201		
75966	148	76951	156	78063	123	79003	201		
75968	143	76955	157	78064	124	79005	201		
75969	142	76957	157	78065	124	79007	201		
75972	143	76958	157	78066	122	79009	181		
75973	142	77002	15	78067	123	79010	201		
75974	142	77003	16	78069	53	79011	201		
75975	142	77004	16	78070	132	79012	201		

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TEXAS DWELLING PROGRAM MANUAL 1.0

Hurricane Base Rate

\$169

Distance to Coast Relativities

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75001														0.117	0.117
75002														0.178	0.178
75006														0.124	0.124
75007														0.132	0.132
75009														0.173	0.173
75010														0.136	0.136
75013														0.140	0.140
75019														0.136	0.136
75020														0.101	0.101
75021														0.111	0.111
75022														0.151	0.151
75023														0.123	0.123
75024														0.123	0.123
75025														0.126	0.126
75028														0.144	0.144
75032														0.266	0.266
75033														0.157	0.157
75034														0.157	0.157
75035														0.143	0.143
75038														0.146	0.146
75039														0.146	0.146
75040														0.158	0.158
75041														0.154	0.154
75042														0.141	0.141
75043														0.222	0.222
75044														0.141	0.141
75048														0.191	0.191
75050														0.150	0.150
75051														0.154	0.154
75052														0.177	0.177
75054														0.205	0.205

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75056														0.143	0.143
75057														0.158	0.158
75058														0.166	0.166
75060														0.161	0.161
75061														0.146	0.146
75062														0.145	0.145
75063														0.135	0.135
75065														0.162	0.162
75067														0.145	0.145
75068														0.184	0.184
75069														0.172	0.172
75070														0.143	0.143
75071														0.165	0.165
75074														0.148	0.148
75075														0.119	0.119
75076														0.123	0.123
75077														0.151	0.151
75078														0.166	0.166
75080														0.121	0.121
75081														0.129	0.129
75082														0.138	0.138
75087														0.244	0.244
75088														0.250	0.250
75089														0.215	0.215
75090														0.130	0.130
75092														0.124	0.124
75093														0.121	0.121
75094														0.156	0.156
75098														0.226	0.226
75102														0.499	0.499
75103														0.362	0.362
75104														0.218	0.218
75105														0.424	0.424
75109														0.656	0.656
75110														0.515	0.515
75114														0.312	0.312

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75115														0.220	0.220
75116														0.173	0.173
75117														0.293	0.293
75119														0.395	0.395
75124														0.414	0.414
75125														0.312	0.312
75126														0.277	0.277
75127														0.308	0.308
75134														0.214	0.214
75135														0.229	0.229
75137														0.185	0.185
75140														0.309	0.309
75141														0.230	0.230
75142														0.350	0.350
75143														0.434	0.434
75144														0.534	0.534
75146														0.267	0.267
75147														0.402	0.402
75148														0.484	0.484
75149														0.183	0.183
75150														0.167	0.167
75152														0.347	0.347
75153														0.485	0.485
75154														0.277	0.277
75155														0.449	0.449
75156														0.485	0.485
75157														0.354	0.354
75158														0.362	0.362
75159														0.292	0.292
75160														0.292	0.292
75161														0.302	0.302
75163														0.490	0.490
75165														0.357	0.357
75166														0.254	0.254
75167														0.341	0.341
75169														0.327	0.327

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75172														0.260	0.260
75173														0.244	0.244
75180														0.190	0.190
75181														0.229	0.229
75182														0.239	0.239
75189														0.244	0.244
75201														0.154	0.154
75202														0.155	0.155
75203														0.157	0.157
75204														0.142	0.142
75205														0.137	0.137
75206														0.136	0.136
75207														0.150	0.150
75208														0.155	0.155
75209														0.137	0.137
75210														0.156	0.156
75211														0.163	0.163
75212														0.154	0.154
75214														0.136	0.136
75215														0.157	0.157
75216														0.169	0.169
75217														0.191	0.191
75218														0.142	0.142
75219														0.141	0.141
75220														0.138	0.138
75223														0.151	0.151
75224														0.166	0.166
75225														0.134	0.134
75226														0.154	0.154
75227														0.161	0.161
75228														0.149	0.149
75229														0.136	0.136
75230														0.127	0.127
75231														0.135	0.135
75232														0.188	0.188
75233														0.166	0.166

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75234														0.124	0.124
75235														0.139	0.139
75236														0.168	0.168
75237														0.183	0.183
75238														0.141	0.141
75240														0.119	0.119
75241														0.205	0.205
75243														0.127	0.127
75244														0.116	0.116
75246														0.153	0.153
75247														0.138	0.138
75248														0.118	0.118
75249														0.173	0.173
75252														0.118	0.118
75253														0.246	0.246
75254														0.118	0.118
75261														0.136	0.136
75287														0.120	0.120
75401														0.213	0.213
75402														0.227	0.227
75407														0.220	0.220
75409														0.174	0.174
75410														0.304	0.304
75411														0.108	0.108
75412														0.105	0.105
75414														0.134	0.134
75415														0.190	0.190
75416														0.150	0.150
75417														0.160	0.160
75418														0.151	0.151
75420														0.233	0.233
75421														0.161	0.161
75422														0.219	0.219
75423														0.201	0.201
75424														0.191	0.191
75426														0.140	0.140

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75428														0.202	0.202
75431														0.260	0.260
75432														0.210	0.210
75433														0.226	0.226
75435														0.185	0.185
75436														0.130	0.130
75437														0.201	0.201
75438														0.143	0.143
75439														0.154	0.154
75440														0.273	0.273
75442														0.222	0.222
75446														0.154	0.154
75447														0.116	0.116
75448														0.210	0.210
75449														0.185	0.185
75450														0.191	0.191
75451														0.233	0.233
75452														0.189	0.189
75453														0.255	0.255
75454														0.171	0.171
75455														0.208	0.208
75457														0.223	0.223
75459														0.149	0.149
75460														0.153	0.153
75462														0.158	0.158
75468														0.182	0.182
75469														0.191	0.191
75470														0.170	0.170
75471														0.251	0.251
75472														0.293	0.293
75473														0.118	0.118
75474														0.288	0.288
75476														0.126	0.126
75477														0.180	0.180
75478														0.223	0.223
75479														0.139	0.139

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75480														0.238	0.238
75481														0.197	0.197
75482														0.228	0.228
75486														0.121	0.121
75487														0.175	0.175
75488														0.114	0.114
75489														0.150	0.150
75490														0.178	0.178
75491														0.161	0.161
75492														0.154	0.154
75493														0.234	0.234
75494														0.235	0.235
75495														0.162	0.162
75496														0.192	0.192
75497														0.305	0.305
75501														0.177	0.177
75503														0.182	0.182
75550														0.142	0.142
75551														0.199	0.199
75554														0.143	0.143
75555														0.214	0.214
75556														0.192	0.192
75558														0.183	0.183
75559														0.156	0.156
75560														0.194	0.194
75561														0.168	0.168
75563														0.191	0.191
75566														0.174	0.174
75567														0.198	0.198
75568														0.176	0.176
75569														0.162	0.162
75570														0.163	0.163
75571														0.180	0.180
75572														0.192	0.192
75574														0.160	0.160
75601														0.342	0.342

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75602														0.387	0.387
75603														0.395	0.395
75604														0.326	0.326
75605														0.313	0.313
75630														0.234	0.234
75631														0.490	0.490
75633														0.536	0.536
75638														0.199	0.199
75639														0.405	0.405
75640														0.278	0.278
75641														0.412	0.412
75643														0.607	0.607
75644														0.252	0.252
75645														0.277	0.277
75647														0.316	0.316
75650														0.347	0.347
75651														0.282	0.282
75652														0.498	0.498
75654														0.541	0.541
75656														0.194	0.194
75657														0.264	0.264
75661														0.299	0.299
75662														0.379	0.379
75667														0.579	0.579
75668														0.239	0.239
75669														0.596	0.596
75670														0.316	0.316
75672														0.343	0.343
75681														0.593	0.593
75683														0.244	0.244
75684														0.431	0.431
75685														0.373	0.373
75686														0.227	0.227
75691														0.470	0.470
75692														0.332	0.332
75693														0.316	0.316

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75701														0.346	0.346
75702														0.337	0.337
75703														0.432	0.432
75704														0.345	0.345
75705														0.374	0.374
75706														0.328	0.328
75707														0.416	0.416
75708														0.336	0.336
75709														0.374	0.374
75750														0.443	0.443
75751														0.481	0.481
75752														0.455	0.455
75754														0.371	0.371
75755														0.280	0.280
75756														0.408	0.408
75757														0.514	0.514
75758														0.436	0.436
75759														0.525	0.525
75760														0.598	0.598
75762														0.506	0.506
75763														0.509	0.509
75765														0.268	0.268
75766														0.524	0.524
75770														0.485	0.485
75771														0.314	0.314
75773														0.265	0.265
75778														0.419	0.419
75783														0.267	0.267
75784														0.549	0.549
75785														0.567	0.567
75789														0.520	0.520
75790														0.346	0.346
75791														0.450	0.450
75792														0.326	0.326
75801														0.562	0.562
75803														0.542	0.542

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75831														0.835	0.835
75833														1.138	1.138
75835														1.278	1.278
75838														0.867	0.867
75839														0.702	0.702
75840														0.627	0.627
75844														0.819	0.819
75845													1.297	1.134	1.297
75846														0.935	0.935
75847														1.029	1.029
75850														1.326	1.326
75851													1.664	1.546	1.664
75852													1.806	1.755	1.806
75853														0.549	0.549
75855														0.805	0.805
75856													1.303	1.202	1.303
75859														0.617	0.617
75860														0.702	0.702
75861														0.600	0.600
75862													1.701		1.701
75901													1.353	1.331	1.353
75904														1.198	1.198
75925														0.766	0.766
75926													1.163	1.149	1.163
75928												3.001			3.001
75929													2.690	1.823	2.690
75930													2.714	1.357	2.714
75931													2.047	1.925	2.047
75932													2.001		2.001
75933											4.389	4.010			4.389
75934													1.835		1.835
75935														0.882	0.882
75936													1.823		1.823
75937														1.191	1.191
75938													2.046		2.046
75939													1.524		1.524

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
75941													1.295	1.246	1.295
75942													2.378		2.378
75943														0.725	0.725
75944														1.695	1.695
75946														0.758	0.758
75948													1.979	2.062	2.062
75949													1.417	1.521	1.521
75951													2.185		2.185
75954														0.839	0.839
75956												3.302	2.676		3.302
75959														1.694	1.694
75960													1.712		1.712
75961														1.127	1.127
75964														0.815	0.815
75965														0.839	0.839
75966												2.805	2.502		2.805
75968													1.838	1.435	1.838
75969														1.001	1.001
75972														1.147	1.147
75973														1.153	1.153
75974														0.696	0.696
75975														0.730	0.730
75976														0.980	0.980
75977													1.924		1.924
75979												2.664	2.441		2.664
75980													1.879	2.314	2.314
76001														0.168	0.168
76002														0.180	0.180
76006														0.139	0.139
76008														0.204	0.204
76009														0.277	0.277
76010														0.145	0.145
76011														0.142	0.142
76012														0.138	0.138
76013														0.140	0.140
76014														0.173	0.173

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76015														0.160	0.160
76016														0.158	0.158
76017														0.160	0.160
76018														0.174	0.174
76020														0.162	0.162
76021														0.130	0.130
76022														0.130	0.130
76023														0.155	0.155
76028														0.216	0.216
76031														0.275	0.275
76033														0.255	0.255
76034														0.132	0.132
76035														0.239	0.239
76036														0.211	0.211
76039														0.134	0.134
76040														0.133	0.133
76041														0.392	0.392
76043														0.196	0.196
76044														0.260	0.260
76048														0.202	0.202
76049														0.218	0.218
76050														0.321	0.321
76051														0.139	0.139
76052														0.171	0.171
76053														0.131	0.131
76054														0.129	0.129
76055														0.364	0.364
76058														0.246	0.246
76059														0.265	0.265
76060														0.172	0.172
76063														0.219	0.219
76064														0.337	0.337
76065														0.289	0.289
76066														0.163	0.163
76067														0.116	0.116
76070														0.207	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.207
76071														0.171	0.171
76073														0.140	0.140
76077														0.197	0.197
76078														0.169	0.169
76082														0.152	0.152
76084														0.292	0.292
76085														0.160	0.160
76086														0.171	0.171
76087														0.189	0.189
76088														0.151	0.151
76092														0.142	0.142
76093														0.306	0.306
76102														0.137	0.137
76103														0.143	0.143
76104														0.139	0.139
76105														0.145	0.145
76106														0.146	0.146
76107														0.139	0.139
76108														0.167	0.167
76109														0.151	0.151
76110														0.149	0.149
76111														0.139	0.139
76112														0.142	0.142
76114														0.140	0.140
76115														0.159	0.159
76116														0.159	0.159
76117														0.134	0.134
76118														0.136	0.136
76119														0.161	0.161
76120														0.137	0.137
76123														0.179	0.179
76126														0.213	0.213
76127														0.145	0.145
76131														0.152	0.152
76132														0.184	0.184

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76133														0.165	0.165
76134														0.163	0.163
76135														0.161	0.161
76137														0.139	0.139
76140														0.176	0.176
76148														0.131	0.131
76155														0.135	0.135
76164														0.133	0.133
76177														0.164	0.164
76179														0.167	0.167
76180														0.131	0.131
76182														0.131	0.131
76201														0.140	0.140
76205														0.144	0.144
76207														0.146	0.146
76208														0.163	0.163
76209														0.141	0.141
76210														0.157	0.157
76225														0.111	0.111
76226														0.153	0.153
76227														0.165	0.165
76228														0.094	0.094
76230														0.090	0.090
76233														0.146	0.146
76234														0.142	0.142
76238														0.132	0.132
76239														0.107	0.107
76240														0.110	0.110
76244														0.145	0.145
76245														0.102	0.102
76247														0.167	0.167
76248														0.141	0.141
76249														0.158	0.158
76250														0.123	0.123
76251														0.090	0.090
76252														0.113	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.113
76255														0.082	0.082
76258														0.170	0.170
76259														0.165	0.165
76261														0.089	0.089
76262														0.152	0.152
76263														0.122	0.122
76264														0.105	0.105
76265														0.088	0.088
76266														0.160	0.160
76270														0.097	0.097
76271														0.169	0.169
76272														0.155	0.155
76273														0.102	0.102
76301														0.063	0.063
76302														0.067	0.067
76305														0.067	0.067
76306														0.055	0.055
76308														0.062	0.062
76309														0.061	0.061
76310														0.076	0.076
76311														0.054	0.054
76351														0.081	0.081
76354														0.057	0.057
76357														0.073	0.073
76360														0.054	0.054
76363														0.055	0.055
76364														0.045	0.045
76365														0.087	0.087
76366														0.072	0.072
76367														0.059	0.059
76370														0.072	0.072
76371														0.049	0.049
76372														0.085	0.085
76373														0.044	0.044
76374														0.082	0.082

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76377														0.074	0.074
76379														0.086	0.086
76380														0.059	0.059
76384														0.040	0.040
76388														0.060	0.060
76389														0.087	0.087
76401														0.180	0.180
76424														0.119	0.119
76426														0.131	0.131
76427														0.091	0.091
76429														0.100	0.100
76430														0.108	0.108
76431														0.113	0.113
76432														0.182	0.182
76433														0.168	0.168
76435														0.146	0.146
76436														0.256	0.256
76437														0.122	0.122
76442														0.210	0.210
76443														0.129	0.129
76444														0.191	0.191
76445														0.135	0.135
76446														0.210	0.210
76448														0.139	0.139
76449														0.096	0.096
76450														0.094	0.094
76452														0.276	0.276
76453														0.125	0.125
76454														0.164	0.164
76455														0.258	0.258
76457														0.250	0.250
76458														0.104	0.104
76459														0.092	0.092
76460														0.093	0.093
76462														0.174	0.174
76463														0.131	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.131
76464														0.117	0.117
76469														0.114	0.114
76470														0.109	0.109
76471														0.145	0.145
76472														0.145	0.145
76474														0.167	0.167
76475														0.095	0.095
76476														0.187	0.187
76481														0.096	0.096
76483														0.084	0.084
76484														0.105	0.105
76486														0.127	0.127
76487														0.142	0.142
76491														0.101	0.101
76501														0.835	0.835
76502														0.671	0.671
76504														0.722	0.722
76511														0.958	0.958
76513														0.606	0.606
76518														0.999	0.999
76519														1.004	1.004
76520														1.004	1.004
76522														0.422	0.422
76523														0.945	0.945
76524														0.752	0.752
76525														0.318	0.318
76527														0.635	0.635
76528														0.409	0.409
76530														1.050	1.050
76531														0.293	0.293
76534														0.875	0.875
76537														0.866	0.866
76538														0.333	0.333
76539														0.416	0.416
76541														0.436	0.436

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76542														0.501	0.501
76543														0.443	0.443
76544														0.416	0.416
76548														0.515	0.515
76549														0.444	0.444
76550														0.382	0.382
76554														0.823	0.823
76556														0.932	0.932
76557														0.675	0.675
76559														0.505	0.505
76561														0.517	0.517
76565														0.281	0.281
76566														0.346	0.346
76567														1.036	1.036
76569														0.959	0.959
76570														0.939	0.939
76571														0.732	0.732
76574														1.189	1.189
76577														1.082	1.082
76578														1.162	1.162
76579														0.794	0.794
76621														0.461	0.461
76622														0.405	0.405
76624														0.603	0.603
76626														0.476	0.476
76627														0.311	0.311
76629														0.865	0.865
76630														0.704	0.704
76631														0.457	0.457
76632														0.742	0.742
76633														0.448	0.448
76634														0.355	0.355
76635														0.682	0.682
76636														0.340	0.340
76637														0.304	0.304
76638														0.511	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.511
76639														0.608	0.608
76640														0.484	0.484
76641														0.483	0.483
76642														0.802	0.802
76643														0.584	0.584
76645														0.411	0.411
76648														0.566	0.566
76649														0.253	0.253
76651														0.405	0.405
76652														0.245	0.245
76653														0.788	0.788
76655														0.664	0.664
76656														0.829	0.829
76657														0.592	0.592
76660														0.492	0.492
76661														0.820	0.820
76664														0.728	0.728
76665														0.282	0.282
76666														0.465	0.465
76667														0.714	0.714
76670														0.413	0.413
76671														0.291	0.291
76673														0.599	0.599
76676														0.522	0.522
76678														0.689	0.689
76679														0.577	0.577
76680														0.914	0.914
76681														0.635	0.635
76682														0.735	0.735
76686														0.686	0.686
76687														0.816	0.816
76689														0.417	0.417
76690														0.225	0.225
76691														0.480	0.480
76692														0.370	0.370

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76693														0.630	0.630
76701														0.457	0.457
76704														0.444	0.444
76705														0.519	0.519
76706														0.611	0.611
76707														0.441	0.441
76708														0.434	0.434
76710														0.462	0.462
76711														0.456	0.456
76712														0.518	0.518
76801														0.180	0.180
76802														0.183	0.183
76820														0.354	0.354
76821														0.119	0.119
76823														0.178	0.178
76825														0.230	0.230
76827														0.199	0.199
76828														0.141	0.141
76831														0.383	0.383
76832														0.296	0.296
76834														0.138	0.138
76836														0.187	0.187
76837														0.169	0.169
76841														0.184	0.184
76842														0.290	0.290
76844														0.282	0.282
76845														0.175	0.175
76848														0.231	0.231
76849														0.229	0.229
76852														0.194	0.194
76853														0.318	0.318
76854														0.238	0.238
76856														0.290	0.290
76857														0.162	0.162
76858														0.206	0.206
76859														0.200	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.200
76861														0.106	0.106
76862														0.169	0.169
76864														0.235	0.235
76865														0.101	0.101
76866														0.140	0.140
76869														0.324	0.324
76870														0.255	0.255
76871														0.257	0.257
76872														0.221	0.221
76873														0.180	0.180
76874														0.206	0.206
76875														0.119	0.119
76877														0.260	0.260
76878														0.166	0.166
76882														0.128	0.128
76883														0.218	0.218
76884														0.150	0.150
76885														0.323	0.323
76887														0.267	0.267
76888														0.162	0.162
76890														0.199	0.199
76901														0.087	0.087
76903														0.084	0.084
76904														0.114	0.114
76905														0.099	0.099
76908														0.085	0.085
76930														0.083	0.083
76932														0.064	0.064
76933														0.092	0.092
76934														0.083	0.083
76935														0.130	0.130
76936														0.125	0.125
76937														0.121	0.121
76940														0.115	0.115
76941														0.086	0.086

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76943														0.087	0.087
76945														0.080	0.080
76950														0.153	0.153
76951														0.069	0.069
76955														0.134	0.134
76957														0.110	0.110
76958														0.083	0.083
77002										6.510					6.510
77003										6.963					6.963
77004									7.378	6.960					7.378
77005										6.686					6.686
77006										6.706					6.706
77007										6.228					6.228
77008										5.979					5.979
77009										6.175					6.175
77010										6.486					6.486
77011									7.627	7.253					7.627
77012								8.422	8.150						8.422
77013								7.490	6.899						7.490
77014											4.884				4.884
77015							9.726	8.034	7.049						9.726
77016										5.650					5.650
77017								8.133	8.131						8.133
77018										5.704					5.704
77019										6.352					6.352
77020									7.186	6.862					7.186
77021									7.410	7.186					7.410
77022										5.796					5.796
77023									7.614	7.232					7.614
77024										6.106	5.825				6.106
77025										7.065					7.065
77026										6.373					6.373
77027										6.547					6.547
77028									6.356	6.069					6.356
77029								7.699	7.616						7.699
77030										6.885					

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															6.885
77031											6.794				6.794
77032										5.549	5.529				5.549
77033									7.515	7.295					7.515
77034							9.275	8.564							9.275
77035										7.106	7.219				7.219
77036										6.559	6.514				6.559
77037										5.482	5.403				5.482
77038										5.423	5.303				5.423
77039										5.548					5.548
77040											5.323				5.323
77041											5.091				5.091
77042											5.976				5.976
77043											5.256				5.256
77044									6.981	6.308					6.981
77045										7.583					7.583
77046										6.558					6.558
77047									8.993	8.260					8.993
77048									8.325	8.095					8.325
77049								8.719	7.288						8.719
77050									5.662	5.423					5.662
77051										7.458					7.458
77053										8.608					8.608
77054										7.215					7.215
77055										6.004	5.797				6.004
77056										6.404					6.404
77057										6.441	6.147				6.441
77058						13.060	11.424								13.060
77059						11.241	10.252								11.241
77060										5.568	5.380				5.568
77061								8.175	8.243						8.243
77062							10.282								10.282
77063										6.504	6.427				6.504
77064											4.963				4.963
77065											4.679				4.679
77066											4.890				4.890

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
77067											5.119				5.119
77068											4.524				4.524
77069											4.686				4.686
77070											4.423				4.423
77071										6.979	6.958				6.979
77072											6.160				6.160
77073											5.009				5.009
77074										6.677	6.669				6.677
77075								8.465	8.600						8.600
77076										5.601					5.601
77077											5.434				5.434
77078									6.010	5.581					6.010
77079											5.274				5.274
77080											5.637				5.637
77081										6.698					6.698
77082											5.635				5.635
77083											6.102				6.102
77084											5.054				5.054
77085										7.433	7.226				7.433
77086											5.137				5.137
77087									7.705						7.705
77088										5.413	5.382				5.413
77089								8.936							8.936
77090											4.702				4.702
77091										5.540	5.512				5.540
77092										5.773	5.624				5.773
77093										5.665					5.665
77094											5.353				5.353
77095											4.924				4.924
77096										6.804					6.804
77098										6.584					6.584
77099											6.421				6.421
77301												3.142			3.142
77302											3.742	3.332			3.742
77303												3.291			3.291
77304												3.103			

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															3.103
77306											3.810	3.475			3.810
77316												3.271	3.101		3.271
77318												3.378			3.378
77320													1.861		1.861
77327										4.410	3.841	3.484			4.410
77328											3.629	3.092			3.629
77331												3.119	4.363		4.363
77335												3.096			3.096
77336										6.388	4.600				6.388
77338										5.086	4.682				5.086
77339										5.062	4.516				5.062
77340												2.326	2.039		2.326
77345										5.723	4.732				5.723
77346										6.077					6.077
77351												2.974	2.242		2.974
77354												3.411			3.411
77355												3.454			3.454
77356												3.135	2.267		3.135
77357										5.007	4.089				5.007
77358												2.541	2.155		2.541
77359												1.892	2.088		2.088
77360													2.235		2.235
77362												3.654			3.654
77363												3.104	3.034		3.104
77364												2.826	2.804		2.826
77365											4.095				4.095
77371												3.230			3.230
77372											3.798				3.798
77373											4.132				4.132
77374											3.482				3.482
77375											4.131	3.883			4.131
77376											3.188	3.187			3.188
77377											4.228	4.246			4.246
77378												2.826			2.826
77379											4.249				4.249

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
77380											3.713	3.638			3.713
77381											3.646	3.501			3.646
77382												3.336			3.336
77384												3.292			3.292
77385											3.735	3.443			3.735
77386										4.758	3.922				4.758
77388											4.142				4.142
77389											3.848	3.620			3.848
77396										5.268					5.268
77399												2.666			2.666
77401										6.742					6.742
77406											7.441	7.131			7.441
77407											6.736	6.831			6.831
77412													4.556		4.556
77414	30.929	30.355	29.400	25.279	22.611	19.954	15.558	10.220	9.571	9.306	8.549				30.929
77417												8.657			8.657
77418												4.531	3.660		4.531
77419										8.423					8.423
77420										9.672	9.248	8.210			9.672
77422	30.550	28.944	26.495	25.080	23.842	18.585	10.682	8.269	7.568	7.981					30.550
77423												5.905			5.905
77426													3.456		3.456
77428								12.205							12.205
77429											4.403	4.666			4.666
77430										9.569	8.642				9.569
77433											5.203	5.685			5.685
77434												6.433	5.485		6.433
77435												7.717			7.717
77436												7.462			7.462
77437											9.993	8.396			9.993
77441												7.392			7.392
77442												5.550	4.291		5.550
77444											10.349				10.349
77445												4.485	3.700		4.485
77447												4.840			4.840
77448												8.005			

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															8.005
77449											5.583	5.981			5.981
77450											5.722	5.994			5.994
77451												8.087			8.087
77454												6.479			6.479
77455										10.476	9.649	7.159			10.476
77456										9.518					9.518
77458										8.532					8.532
77459										9.905	8.649				9.905
77461											9.932	9.291			9.932
77465	30.869	30.753	31.343			22.327	17.933	13.653	11.219	9.530					31.343
77466												5.915			5.915
77468											6.726				6.726
77469											9.182	9.036			9.182
77470													4.125		4.125
77471											8.525	8.429			8.525
77474												5.398	4.909		5.398
77475													3.226		3.226
77477											7.040				7.040
77478											7.057				7.057
77479											7.871				7.871
77480								7.579	7.348	7.501	6.528				7.579
77482										8.082	7.061				8.082
77484												4.701	3.267		4.701
77485												6.760	5.743		6.760
77486									8.128	8.531					8.531
77488											9.469	8.295			9.469
77489										7.891	7.567				7.891
77493												6.305			6.305
77494											6.282	6.326			6.326
77498											6.871				6.871
77502							8.238	8.013							8.238
77503							8.741	8.742							8.742
77504							8.524	8.341							8.524
77505							9.144								9.144
77506								8.367							8.367

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77507				17.706	17.980	14.964	10.332								17.980
77510							9.914	10.369							10.369
77511						27.412	19.565	12.069	9.894	10.174					27.412
77514	22.304	20.527	18.804	17.349	16.261	13.864	10.830	10.220	9.698	9.478					22.304
77515							14.294	11.543	9.636	10.135					14.294
77517							8.925	10.196	10.430						10.430
77518	26.076	24.674	23.518	17.656	15.365										26.076
77519										5.376	4.753				5.376
77520				13.945	13.389	12.011	10.841								13.945
77521						9.921	9.320	9.037							9.921
77523	18.708	17.898	17.116	16.646	15.029	11.508	7.783								18.708
77530							10.644	9.034							10.644
77531							10.150	9.534							10.150
77532								9.132	8.182	7.661					9.132
77533										6.087					6.087
77534							14.996	13.131	11.002	11.411					14.996
77535						12.356	8.709	8.130	7.894	6.169	4.566				12.356
77536						10.773	9.528								10.773
77538							9.325	10.207	10.413	7.868					10.413
77539	28.001	25.335	21.987	20.638	19.129	15.288	9.585	9.859							28.001
77541	33.539	32.767	30.774	28.966	27.228	21.464	17.671	13.719							33.539
77545										9.539					9.539
77546							8.574	7.904							8.574
77547								8.353	8.128						8.353
77550	31.768	30.622	28.689	28.001	30.113	30.145									31.768
77551	26.379	25.878	25.196	24.801	24.464	24.241									26.379
77554	34.628	34.343	33.273	30.770	28.445	26.395	24.973								34.628
77560							7.213								7.213
77562							9.658	9.825							9.825
77563						25.727	20.829	13.070							25.727
77564										5.939	5.121				5.939
77565	17.722	16.622	15.312	15.447	14.520	13.886									17.722
77566							8.995	8.978	9.902						9.902
77568		27.930	27.806	27.507	27.280	21.020	16.858								27.930
77571	21.222	19.610	18.256	17.528	16.095	13.520	11.264								21.222
77573		16.302	15.719	16.218	14.864	11.493	8.958	8.903							

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															16.302
77575							8.685	8.155	7.438	6.223	4.738				8.685
77577								12.695	10.645	11.092					12.695
77578									8.479	8.652					8.652
77581								7.243	6.887	6.878					7.243
77582									8.384						8.384
77583									11.048	9.824	8.574				11.048
77584								7.588	7.602	7.145					7.602
77585											3.895	3.444			3.895
77586	31.471	27.966	23.972	23.029	21.830	17.749									31.471
77587								8.007							8.007
77590	30.951	29.757	26.502	24.415	23.263	18.614									30.951
77591						13.388	10.690								13.388
77597						10.509	8.271	8.214							10.509
77598						11.636	10.830	9.413							11.636
77611									17.099	12.752					17.099
77612											5.059	4.402			5.059
77613										7.158	6.837				7.158
77614											4.828	4.649			4.828
77616												3.061			3.061
77617	29.041	29.336	30.012	28.130	22.000	20.408									30.012
77619									12.053						12.053
77622								9.677	9.005	8.474					9.677
77623	29.308	28.549	26.285	24.210	22.335	20.529									29.308
77624												2.944	2.729		2.944
77625											4.945	4.422			4.945
77627									7.898	7.811					7.898
77629										7.372					7.372
77630									15.233	10.421					15.233
77632										6.463	5.244				6.463
77640	27.422	26.591	25.425	23.844	21.676	18.671	17.029	15.866	11.858						27.422
77642							14.684	12.917	13.717						14.684
77650	32.774	32.157	31.058	30.639											32.774
77651									10.250	9.127					10.250
77656											4.896	4.259			4.896
77657											5.418				5.418

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77659										5.600	5.747				5.747
77660												2.958	2.837		2.958
77662										7.052	5.370				7.052
77664												3.142			3.142
77665						15.531	13.081	10.857	9.969	8.861					15.531
77701										7.163					7.163
77702										6.194					6.194
77703										5.632	5.184				5.632
77705							10.553	10.228	9.059	7.911					10.553
77706										6.271	5.720				6.271
77707										6.903					6.903
77708											5.246				5.246
77713										7.332	6.020				7.332
77801														1.503	1.503
77802														1.510	1.510
77803														1.526	1.526
77807														1.556	1.556
77808													1.863	1.588	1.863
77830													2.419		2.419
77831													1.973	1.786	1.973
77833													2.789	2.542	2.789
77835													2.649	2.435	2.649
77836														1.465	1.465
77837														0.961	0.961
77840														1.529	1.529
77845													1.897	1.658	1.897
77853														1.565	1.565
77856														0.941	0.941
77857														1.089	1.089
77859														1.160	1.160
77861													1.932	1.792	1.932
77864													1.683	1.712	1.712
77865														0.998	0.998
77868												3.117	2.870		3.117
77871														1.328	1.328
77872														1.752	

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															1.752
77873													2.083		2.083
77879													2.310	1.914	2.310
77880													3.117		3.117
77901											6.706	6.303			6.706
77904											7.106	6.268			7.106
77905										9.217	7.738	6.220			9.217
77950									12.039						12.039
77951											8.918				8.918
77954												4.099	3.591		4.099
77957										13.210	8.741	6.333			13.210
77961										10.888					10.888
77962										10.250	9.109	6.748			10.250
77963											7.418	6.034			7.418
77964												3.993	3.485		3.993
77968											8.165	6.668			8.165
77970										10.397					10.397
77971										11.259	10.329				11.259
77974												4.492			4.492
77975													3.385		3.385
77979						22.216	16.727	16.135	12.471	10.499	7.937				22.216
77982						22.845	21.833								22.845
77983						18.998	16.035	11.064	9.753						18.998
77984													3.480		3.480
77988											7.522				7.522
77990								12.959	10.359	8.562	6.651				12.959
77991											10.565				10.565
77994													3.434		3.434
77995												4.316	3.591		4.316
78002														1.054	1.054
78003														0.459	0.459
78004														0.625	0.625
78005														1.228	1.228
78006														0.576	0.576
78007													2.760	2.169	2.760
78008													2.694	2.320	2.694

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78009														0.829	0.829
78010														0.462	0.462
78011														1.656	1.656
78012													2.338	2.172	2.338
78013														0.526	0.526
78014														1.630	1.630
78015														0.591	0.591
78016														0.941	0.941
78017														0.929	0.929
78019														1.140	1.140
78021														1.642	1.642
78022												4.155	3.437		4.155
78023														0.518	0.518
78024														0.272	0.272
78025														0.270	0.270
78026													2.462	1.979	2.462
78027														0.652	0.652
78028														0.354	0.354
78039														0.915	0.915
78040														0.874	0.874
78041													2.012	1.650	2.012
78043														1.249	1.249
78045														0.876	0.876
78046														0.978	0.978
78052														1.017	1.017
78055														0.310	0.310
78056														0.502	0.502
78057														1.004	1.004
78058														0.304	0.304
78059														0.993	0.993
78061														0.970	0.970
78063														0.472	0.472
78064														2.029	2.029
78065														1.339	1.339
78066														0.629	0.629
78069														1.135	

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															1.135
78070														0.676	0.676
78071												4.179	3.375		4.179
78072													2.504	1.911	2.504
78073														1.169	1.169
78075													2.846		2.846
78076													1.917	1.654	1.917
78101														1.532	1.532
78102											6.779	5.730	4.221		6.779
78108														1.305	1.305
78109														1.307	1.307
78111													3.268		3.268
78112														1.610	1.610
78113													2.749	2.372	2.749
78114													2.646	2.153	2.646
78116													2.974		2.974
78117													3.062		3.062
78118													3.237		3.237
78119												4.312	3.773		4.312
78121														1.643	1.643
78122														1.999	1.999
78123														1.553	1.553
78124														1.495	1.495
78130														1.345	1.345
78132														0.885	0.885
78133														0.733	0.733
78140													2.667	2.281	2.667
78141												4.144	3.929		4.144
78142												4.693			4.693
78145													3.603		3.603
78146												4.449			4.449
78147														2.545	2.545
78148														1.100	1.100
78150														1.321	1.321
78151												4.228	3.859		4.228
78152														1.534	1.534

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78154														1.250	1.250
78155														1.589	1.589
78159													3.026		3.026
78160													2.667	2.124	2.667
78161														1.914	1.914
78162												4.593			4.593
78163														0.668	0.668
78164												4.132	3.686		4.132
78201														0.726	0.726
78202														0.874	0.874
78203														0.879	0.879
78204														0.820	0.820
78205														0.866	0.866
78207														0.755	0.755
78208														0.872	0.872
78209														0.840	0.840
78210														0.992	0.992
78211														0.981	0.981
78212														0.800	0.800
78213														0.717	0.717
78214														1.081	1.081
78215														0.866	0.866
78216														0.775	0.775
78217														0.869	0.869
78218														1.029	1.029
78219														1.083	1.083
78220														1.148	1.148
78221														1.242	1.242
78222														1.326	1.326
78223														1.378	1.378
78224														1.118	1.118
78225														0.942	0.942
78226														0.891	0.891
78227														0.890	0.890
78228														0.715	0.715
78229														0.702	

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															0.702
78230														0.699	0.699
78231														0.694	0.694
78232														0.751	0.751
78233														0.993	0.993
78234														0.876	0.876
78235														1.137	1.137
78236														0.965	0.965
78237														0.731	0.731
78238														0.776	0.776
78239														1.040	1.040
78240														0.660	0.660
78242														0.995	0.995
78244														1.193	1.193
78245														0.817	0.817
78247														0.856	0.856
78248														0.660	0.660
78249														0.638	0.638
78250														0.696	0.696
78251														0.771	0.771
78252														0.988	0.988
78253														0.687	0.687
78254														0.569	0.569
78255														0.529	0.529
78256														0.547	0.547
78257														0.584	0.584
78258														0.642	0.642
78259														0.723	0.723
78260														0.632	0.632
78261														0.715	0.715
78263														1.432	1.432
78264														1.353	1.353
78266														0.804	0.804
78330											4.168				4.168
78332											5.498	4.946			5.498
78336						17.539	12.134	9.202	9.337						17.539

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
78338							12.772	9.287	5.943	6.366	5.557				12.772
78339											4.774				4.774
78340									11.375	9.865					11.375
78341												3.289			3.289
78343									6.594	6.010	4.859	4.710			6.594
78344													2.080	1.830	2.080
78347								7.044	6.604	6.224					7.044
78349												3.857			3.857
78350												4.365			4.365
78351											5.383				5.383
78352											5.277				5.277
78353											5.981	4.763			5.981
78355											6.051	5.030			6.051
78357												3.300	2.528	2.044	3.300
78358							13.305								13.305
78359								8.074	7.844						8.074
78360													2.081		2.081
78361												3.761	2.804	1.771	3.761
78362							12.922	9.507							12.922
78363						12.055	11.057	9.202	7.575	6.231	4.963	4.257			12.055
78368											4.788	4.643			4.788
78369													1.924	1.783	1.924
78370										7.141	5.671				7.141
78372												4.952	3.615		4.952
78373	23.589	23.039	22.373	21.685	21.198	19.742	15.870	10.114							23.589
78374								9.611	8.659						9.611
78375											5.814	5.176			5.814
78376												3.618	2.798		3.618
78377								11.522	10.328	7.493	6.105				11.522
78379									8.676	6.850	5.274				8.676
78380										5.958	4.870	4.149			5.958
78382	24.736	24.371	23.560	22.680	21.812	20.049	13.284	11.316	8.645	7.893					24.736
78383											5.689	5.428			5.689
78384												3.618	3.169		3.618
78385	21.305	20.964	20.204	19.134	18.450	15.792	12.922	9.853	7.491	6.388	5.295				21.305
78387										6.777	5.612	5.019			

United Property & Casualty Insurance Company

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Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															6.777
78389											6.516	6.059			6.516
78390								11.547	8.985	7.586	6.487				11.547
78391												5.991			5.991
78393									10.118	7.805	5.998				10.118
78401									11.186						11.186
78402									11.635	9.449					11.635
78404								10.246	9.876						10.246
78405									8.767						8.767
78406									7.021	6.394					7.021
78407									10.988	9.600					10.988
78408									9.123	8.840					9.123
78409									7.749	8.301					8.301
78410										6.237	5.851				6.237
78411								9.525	9.840						9.840
78412							12.257	10.625	10.687						12.257
78413								7.072	6.501						7.072
78414						13.101	9.903	7.985							13.101
78415								7.092	6.787	6.128					7.092
78416									7.286						7.286
78417									6.491	6.265					6.491
78418	20.603	19.890	18.780	17.974	17.157	17.013	11.796								20.603
78419							13.759								13.759
78501												2.802			2.802
78503												2.967			2.967
78504												3.050			3.050
78516												3.665			3.665
78520										4.927					4.927
78521	17.800	16.514	15.951	15.292	14.391	12.301	9.485	7.390	5.564	4.723					17.800
78526								6.206	5.469	5.158					6.206
78535											4.706				4.706
78536												3.019	2.794		3.019
78537												4.215			4.215
78538											5.385	5.198			5.385
78539												3.305			3.305
78541												3.741	2.674		3.741

United Property & Casualty Insurance Company

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78542											5.789	5.325			5.789
78543												4.981			4.981
78548													2.111		2.111
78549												5.357			5.357
78550										5.234	4.932				5.234
78552											4.539				4.539
78557												2.972			2.972
78558												4.186			4.186
78559											4.146				4.146
78560													2.621		2.621
78562											5.556				5.556
78563												5.376			5.376
78565													2.495		2.495
78566							11.595	8.656	6.653	5.750					11.595
78567											4.851				4.851
78569	22.878	22.549	21.758	20.840	19.859	18.691	14.453	11.785	7.074	5.657	4.747				22.878
78570											5.508	5.069			5.508
78572												2.784	2.698		2.784
78573												2.958			2.958
78574												2.968	2.797		2.968
78575										5.246					5.246
78576												3.018	2.774		3.018
78577												3.285			3.285
78578				18.392	18.094	15.162	11.359	8.460	6.745						18.392
78580							14.778	10.198	6.201	5.633	4.852	4.542			14.778
78582												2.804	2.041	1.592	2.804
78583							14.507	11.282	6.799	5.922					14.507
78584													1.708	1.561	1.708
78586									6.427	5.399	4.715				6.427
78588												3.218	2.828		3.218
78589												3.493			3.493
78591												3.173	2.605		3.173
78592											4.199				4.199
78593											4.394				4.394
78595													2.590		2.590
78596												4.679			

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															4.679
78597	23.354	22.996	22.326	22.043	21.109	20.809									23.354
78598							15.247								15.247
78602														1.278	1.278
78605														0.531	0.531
78606														0.657	0.657
78607														0.391	0.391
78608														0.506	0.506
78609														0.507	0.507
78610														1.148	1.148
78611														0.399	0.399
78612														1.222	1.222
78613														0.576	0.576
78614													2.767	2.509	2.767
78615														1.261	1.261
78616														1.537	1.537
78617														1.254	1.254
78618														0.345	0.345
78619														0.754	0.754
78620														0.657	0.657
78621														1.170	1.170
78623														0.716	0.716
78624														0.455	0.455
78626														0.992	0.992
78628														0.710	0.710
78629													2.998	2.266	2.998
78631														0.344	0.344
78632														1.917	1.917
78633														0.718	0.718
78634														1.137	1.137
78635														0.606	0.606
78636														0.590	0.590
78638														1.679	1.679
78639														0.469	0.469
78640														1.324	1.324
78641														0.520	0.520

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78642														0.561	0.561
78643														0.399	0.399
78644														1.571	1.571
78645														0.563	0.563
78648														1.710	1.710
78650														1.182	1.182
78652														0.926	0.926
78653														1.212	1.212
78654														0.477	0.477
78655														1.580	1.580
78656														1.516	1.516
78657														0.509	0.509
78659														1.383	1.383
78660														1.115	1.115
78662														1.440	1.440
78663														0.540	0.540
78664														1.001	1.001
78665														1.016	1.016
78666														1.095	1.095
78669														0.594	0.594
78671														0.605	0.605
78672														0.403	0.403
78675														0.420	0.420
78676														0.682	0.682
78677													2.749	2.646	2.749
78681														0.807	0.807
78701														0.892	0.892
78702														0.928	0.928
78703														0.812	0.812
78704														0.898	0.898
78705														0.886	0.886
78712														0.886	0.886
78717														0.727	0.727
78719														1.311	1.311
78721														1.130	1.130
78722														0.890	

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															0.890
78723														1.042	1.042
78724														1.131	1.131
78725														1.167	1.167
78726														0.535	0.535
78727														0.808	0.808
78728														0.971	0.971
78729														0.732	0.732
78730														0.593	0.593
78731														0.745	0.745
78732														0.574	0.574
78733														0.595	0.595
78734														0.602	0.602
78735														0.659	0.659
78736														0.607	0.607
78737														0.709	0.709
78738														0.627	0.627
78739														0.823	0.823
78741														1.023	1.023
78742														1.170	1.170
78744														1.181	1.181
78745														0.915	0.915
78746														0.682	0.682
78747														1.251	1.251
78748														0.894	0.894
78749														0.718	0.718
78750														0.605	0.605
78751														0.785	0.785
78752														0.842	0.842
78753														1.021	1.021
78754														1.050	1.050
78756														0.779	0.779
78757														0.772	0.772
78758														0.861	0.861
78759														0.741	0.741
78801														0.370	0.370

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78827														0.747	0.747
78828														0.198	0.198
78829														0.569	0.569
78830														0.727	0.727
78832														0.250	0.250
78833														0.194	0.194
78834														0.522	0.522
78836														0.784	0.784
78837														0.122	0.122
78838														0.261	0.261
78839														0.461	0.461
78840														0.158	0.158
78843														0.191	0.191
78850														0.647	0.647
78851														0.069	0.069
78852														0.371	0.371
78861														0.594	0.594
78870														0.524	0.524
78871														0.095	0.095
78872														0.459	0.459
78873														0.243	0.243
78877														0.289	0.289
78879														0.247	0.247
78880														0.216	0.216
78881														0.494	0.494
78883														0.341	0.341
78884														0.346	0.346
78885														0.280	0.280
78886														0.851	0.851
78931													3.031		3.031
78932														2.242	2.242
78933													3.955		3.955
78934													3.307		3.307
78935													4.049		4.049
78938													2.748		2.748
78940													2.740	2.669	

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															2.740
78941													2.875	2.221	2.875
78942														1.901	1.901
78943													3.020		3.020
78944													2.976		2.976
78945													2.965	2.325	2.965
78946														2.054	2.054
78947														1.247	1.247
78948														1.582	1.582
78949													2.836	2.262	2.836
78950													2.797		2.797
78951													3.325		3.325
78953														1.608	1.608
78954													2.614	2.395	2.614
78956													3.226	2.964	3.226
78957														1.699	1.699
78959													2.638	2.293	2.638
78962													3.098		3.098
78963														2.097	2.097
79001														0.006	0.006
79003														0.016	0.016
79005														0.009	0.009
79007														0.007	0.007
79009														0.007	0.007
79011														0.015	0.015
79013														0.004	0.004
79014														0.012	0.012
79015														0.007	0.007
79018														0.004	0.004
79019														0.008	0.008
79021														0.012	0.012
79022														0.004	0.004
79024														0.010	0.010
79027														0.008	0.008
79029														0.005	0.005
79031														0.010	0.010

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79034														0.011	0.011
79035														0.007	0.007
79036														0.005	0.005
79039														0.008	0.008
79040														0.006	0.006
79041														0.012	0.012
79042														0.009	0.009
79043														0.010	0.010
79044														0.004	0.004
79045														0.007	0.007
79046														0.012	0.012
79051														0.005	0.005
79052														0.010	0.010
79054														0.011	0.011
79056														0.011	0.011
79057														0.012	0.012
79058														0.005	0.005
79059														0.010	0.010
79061														0.014	0.014
79062														0.006	0.006
79063														0.009	0.009
79064														0.011	0.011
79065														0.010	0.010
79068														0.007	0.007
79070														0.008	0.008
79072														0.012	0.012
79078														0.006	0.006
79079														0.017	0.017
79080														0.008	0.008
79081														0.007	0.007
79082														0.010	0.010
79083														0.006	0.006
79084														0.005	0.005
79085														0.008	0.008
79086														0.005	0.005
79087														0.004	

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															0.004
79088														0.010	0.010
79092														0.005	0.005
79094														0.008	0.008
79095														0.017	0.017
79096														0.018	0.018
79097														0.008	0.008
79098														0.006	0.006
79101														0.005	0.005
79102														0.005	0.005
79103														0.006	0.006
79104														0.005	0.005
79106														0.004	0.004
79107														0.005	0.005
79108														0.006	0.006
79109														0.005	0.005
79110														0.005	0.005
79111														0.006	0.006
79118														0.006	0.006
79119														0.006	0.006
79121														0.005	0.005
79124														0.005	0.005
79201														0.019	0.019
79220														0.027	0.027
79223														0.021	0.021
79225														0.031	0.031
79226														0.010	0.010
79227														0.035	0.035
79229														0.028	0.028
79230														0.019	0.019
79233														0.016	0.016
79234														0.015	0.015
79235														0.017	0.017
79237														0.012	0.012
79239														0.013	0.013
79240														0.011	0.011

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79241														0.014	0.014
79243														0.023	0.023
79244														0.020	0.020
79245														0.015	0.015
79247														0.032	0.032
79248														0.029	0.029
79250														0.015	0.015
79251														0.013	0.013
79252														0.027	0.027
79255														0.011	0.011
79256														0.024	0.024
79257														0.011	0.011
79258														0.014	0.014
79259														0.019	0.019
79261														0.015	0.015
79311														0.014	0.014
79312														0.011	0.011
79313														0.013	0.013
79316														0.016	0.016
79322														0.024	0.024
79323														0.011	0.011
79324														0.010	0.010
79325														0.007	0.007
79329														0.017	0.017
79330														0.037	0.037
79331														0.022	0.022
79336														0.013	0.013
79339														0.012	0.012
79342														0.016	0.016
79343														0.019	0.019
79344														0.009	0.009
79345														0.016	0.016
79346														0.010	0.010
79347														0.009	0.009
79351														0.026	0.026
79353														0.011	

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															0.011
79355														0.010	0.010
79356														0.031	0.031
79357														0.022	0.022
79358														0.015	0.015
79359														0.015	0.015
79360														0.013	0.013
79363														0.014	0.014
79364														0.020	0.020
79366														0.019	0.019
79370														0.031	0.031
79371														0.010	0.010
79372														0.014	0.014
79373														0.022	0.022
79376														0.013	0.013
79377														0.018	0.018
79379														0.012	0.012
79381														0.022	0.022
79382														0.016	0.016
79401														0.014	0.014
79403														0.016	0.016
79404														0.017	0.017
79407														0.014	0.014
79409														0.014	0.014
79410														0.014	0.014
79411														0.014	0.014
79412														0.015	0.015
79413														0.015	0.015
79414														0.014	0.014
79415														0.014	0.014
79416														0.013	0.013
79423														0.018	0.018
79424														0.016	0.016
79501														0.072	0.072
79502														0.042	0.042
79503														0.073	0.073

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
79504														0.107	0.107
79505														0.044	0.044
79506														0.075	0.075
79508														0.071	0.071
79510														0.106	0.106
79511														0.047	0.047
79512														0.064	0.064
79517														0.040	0.040
79518														0.036	0.036
79519														0.108	0.108
79520														0.060	0.060
79521														0.067	0.067
79525														0.081	0.081
79526														0.054	0.054
79527														0.047	0.047
79528														0.042	0.042
79529														0.042	0.042
79530														0.097	0.097
79532														0.062	0.062
79533														0.087	0.087
79534														0.063	0.063
79535														0.075	0.075
79536														0.066	0.066
79537														0.067	0.067
79538														0.113	0.113
79539														0.047	0.047
79540														0.048	0.048
79541														0.090	0.090
79543														0.058	0.058
79544														0.049	0.049
79545														0.065	0.065
79546														0.052	0.052
79547														0.050	0.050
79548														0.057	0.057
79549														0.045	0.045
79553														0.065	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.065
79556														0.063	0.063
79560														0.065	0.065
79561														0.064	0.064
79562														0.069	0.069
79563														0.069	0.069
79565														0.054	0.054
79566														0.078	0.078
79567														0.099	0.099
79601														0.095	0.095
79602														0.086	0.086
79603														0.066	0.066
79605														0.070	0.070
79606														0.069	0.069
79607														0.071	0.071
79701														0.025	0.025
79703														0.024	0.024
79705														0.025	0.025
79706														0.033	0.033
79707														0.022	0.022
79713														0.027	0.027
79714														0.017	0.017
79718														0.009	0.009
79719														0.014	0.014
79720														0.040	0.040
79730														0.018	0.018
79731														0.031	0.031
79734														0.009	0.009
79735														0.031	0.031
79738														0.034	0.034
79739														0.048	0.048
79741														0.019	0.019
79743														0.028	0.028
79744														0.055	0.055
79745														0.016	0.016
79748														0.031	0.031

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
79749														0.027	0.027
79752														0.039	0.039
79754														0.009	0.009
79755														0.044	0.044
79756														0.020	0.020
79758														0.021	0.021
79761														0.020	0.020
79762														0.021	0.021
79763														0.023	0.023
79764														0.020	0.020
79765														0.024	0.024
79766														0.027	0.027
79772														0.009	0.009
79777														0.013	0.013
79778														0.050	0.050
79782														0.028	0.028
79783														0.023	0.023
79785														0.008	0.008
79788														0.017	0.017
79789														0.014	0.014
79821														0.002	0.002
79830														0.016	0.016
79834														0.021	0.021
79835														0.002	0.002
79836														0.003	0.003
79837														0.003	0.003
79838														0.003	0.003
79839														0.004	0.004
79842														0.033	0.033
79843														0.008	0.008
79845														0.007	0.007
79847														0.004	0.004
79848														0.054	0.054
79849														0.003	0.003
79851														0.005	0.005
79852														0.010	

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
															0.010
79853														0.003	0.003
79854														0.008	0.008
79855														0.006	0.006
79901														0.002	0.002
79902														0.002	0.002
79903														0.002	0.002
79904														0.002	0.002
79905														0.002	0.002
79906														0.002	0.002
79907														0.002	0.002
79908														0.002	0.002
79911														0.002	0.002
79912														0.002	0.002
79915														0.002	0.002
79918														0.002	0.002
79922														0.002	0.002
79924														0.002	0.002
79925														0.002	0.002
79927														0.003	0.003
79928														0.003	0.003
79930														0.002	0.002
79932														0.002	0.002
79934														0.002	0.002
79935														0.002	0.002
79936														0.002	0.002
79938														0.003	0.003
75251														0.12	0.122
75413														0.19	0.186
75475														0.16	0.164
75564														0.23	0.231
75764														0.57	0.573
75780														0.56	0.563
75788														0.56	0.559
75849														1.18	1.176
75858														0.94	0.939

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Zip Code	>= 0 and < 0.1 Miles	>= 0.1 and < 0.5 Miles	>= 0.5 and < 1 Miles	>= 1 and < 1.5 Miles	>= 1.5 and < 2 Miles	>= 2 and < 5 Miles	>= 5 and < 10 Miles	>= 10 and < 15 Miles	>= 15 and < 20 Miles	>= 20 and < 30 Miles	>= 30 and < 45 Miles	>= 45 and < 70 Miles	>= 70 and < 100 Miles	>= 100 Miles	Default
76005														0.14	0.141
76203														0.14	0.140
76253														0.13	0.127
76490														0.13	0.133
76685														0.73	0.727
76909														0.08	0.084
78050														1.77	1.772
78067														1.16	1.164
78206														0.86	0.860
78564														1.46	1.456
78661														1.64	1.637
78670														1.60	1.605
79002														0.01	0.012
79012														0.01	0.005
79032														0.01	0.011
79033														0.01	0.007
79093														0.01	0.007
79221														0.01	0.013
79314														0.01	0.010
79733														0.04	0.043
79742														0.02	0.022
77655	29.308	28.549	26.285	24.210	22.335	20.529	18.000								29.308
78599												4.679			4.679
79326														0.012	0.012
79740														0.028	0.028
77457	30.929	30.355	29.400	25.279	22.611	19.954	15.558	10.220	9.571	9.306	8.549				30.929

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Tornado/Hail Base Rate

\$446

Tornado / Hail Relativities

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75001	2.070	76534	1.203	78226	0.647
75002	2.070	76537	1.203	78227	0.647
75006	2.070	76538	1.491	78228	0.647
75007	2.070	76539	1.203	78229	0.647
75009	2.070	76541	1.203	78230	0.783
75010	1.823	76542	1.203	78231	0.647
75013	1.823	76543	1.203	78232	0.783
75019	2.070	76544	1.203	78233	0.647
75020	2.070	76548	1.491	78234	0.783
75021	1.823	76549	1.203	78235	0.783
75022	2.070	76550	1.000	78236	0.647
75023	2.070	76554	1.203	78237	0.647
75024	2.070	76556	1.203	78238	0.647
75025	2.070	76557	1.491	78239	0.783
75028	2.070	76559	1.203	78240	0.783
75032	2.070	76561	1.491	78242	0.647
75033	1.823	76565	1.491	78244	0.647
75034	1.823	76566	1.203	78245	0.783
75035	2.070	76567	1.000	78247	0.647
75038	1.823	76569	1.203	78248	0.783
75039	2.070	76570	1.203	78249	0.647
75040	2.070	76571	1.203	78250	0.647
75041	1.823	76574	1.000	78251	0.647
75042	1.823	76577	1.000	78252	0.647
75043	1.823	76578	1.203	78253	0.783
75044	1.823	76579	1.491	78254	0.647
75048	2.070	76621	1.491	78255	0.647
75050	1.823	76622	1.823	78256	0.647
75051	1.823	76624	1.491	78257	0.647
75052	1.823	76626	1.823	78258	0.647
75054	1.823	76627	1.823	78259	0.647
75056	2.070	76629	1.491	78260	0.647
75057	2.070	76630	1.491	78261	0.647
75058	1.823	76631	1.491	78263	0.518
75060	1.823	76632	1.203	78264	0.647
75061	1.823	76633	1.823	78266	0.647
75062	2.070	76634	1.491	78330	0.344
75063	2.070	76635	1.491	78332	0.344

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75065	1.823	76636	1.823	78336	0.344
75067	1.823	76637	1.203	78338	0.233
75068	2.070	76638	1.491	78339	0.344
75069	1.823	76639	1.491	78340	0.518
75070	1.823	76640	1.491	78341	0.233
75071	2.070	76641	1.823	78343	0.344
75074	2.070	76642	1.491	78344	0.233
75075	2.070	76643	1.491	78349	0.233
75076	2.070	76645	1.491	78350	0.344
75077	2.070	76648	1.823	78351	0.344
75078	2.070	76649	1.491	78352	0.518
75080	1.823	76651	1.823	78353	0.344
75081	1.823	76652	1.823	78355	0.344
75082	2.070	76653	1.491	78357	0.344
75087	1.823	76655	1.491	78358	0.518
75088	2.070	76656	1.203	78359	0.394
75089	1.823	76657	1.203	78360	0.344
75090	2.070	76660	1.823	78361	0.344
75092	1.823	76661	1.491	78362	0.344
75093	2.070	76664	1.491	78363	0.344
75094	1.823	76665	1.491	78368	0.394
75098	1.823	76666	1.491	78369	0.344
75102	1.823	76667	1.491	78370	0.344
75103	1.823	76670	1.823	78372	0.344
75104	1.823	76671	1.823	78373	0.344
75105	1.823	76673	1.823	78374	0.394
75109	1.823	76676	1.491	78375	0.344
75110	1.491	76678	1.491	78376	0.233
75114	1.823	76679	1.823	78377	0.647
75115	1.823	76680	1.491	78379	0.344
75116	2.070	76681	1.491	78380	0.344
75117	1.491	76682	1.203	78382	0.518
75119	1.823	76685	1.203	78383	0.394
75124	1.823	76686	1.491	78384	0.344
75125	1.823	76687	1.203	78385	0.344
75126	1.823	76689	1.491	78387	0.518
75127	1.823	76690	1.823	78389	0.518
75134	1.823	76691	1.823	78390	0.394

United Property & Casualty Insurance Company

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Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75135	1.823	76692	1.823	78391	0.344
75137	2.070	76693	1.491	78393	0.518
75140	1.823	76701	1.491	78401	0.344
75141	1.823	76704	1.823	78402	0.344
75142	1.823	76705	1.491	78404	0.344
75143	1.823	76706	1.491	78405	0.344
75144	1.823	76707	1.823	78406	0.344
75146	1.823	76708	1.491	78407	0.344
75147	1.823	76710	1.823	78408	0.344
75148	1.823	76711	1.491	78409	0.344
75149	1.823	76712	1.823	78410	0.394
75150	2.070	76801	1.491	78411	0.344
75152	1.823	76802	1.491	78412	0.344
75153	1.491	76820	1.000	78413	0.344
75154	1.823	76821	1.823	78414	0.344
75155	1.823	76823	1.203	78415	0.344
75156	1.823	76825	1.203	78416	0.394
75157	1.823	76827	1.203	78417	0.344
75158	1.491	76828	2.070	78418	0.344
75159	1.823	76831	0.783	78419	0.518
75160	1.823	76832	1.000	78501	0.256
75161	1.823	76834	1.823	78503	0.256
75163	1.491	76836	1.203	78504	0.256
75165	1.823	76837	1.491	78516	0.256
75166	2.070	76841	1.203	78520	0.233
75167	1.823	76842	1.000	78521	0.160
75169	1.823	76844	1.491	78526	0.233
75172	1.823	76845	1.823	78535	0.160
75173	1.823	76848	1.491	78536	0.344
75180	1.823	76849	1.203	78537	0.256
75181	1.823	76852	1.000	78538	0.176
75182	1.823	76853	1.000	78539	0.378
75189	2.070	76854	1.491	78541	0.256
75201	1.823	76856	1.000	78542	0.256
75202	1.823	76857	1.203	78543	0.176
75203	1.823	76858	1.203	78548	0.233
75204	2.070	76859	1.203	78549	0.176
75205	1.823	76861	1.823	78550	0.233
75206	1.823	76862	1.491	78552	0.160
75207	1.823	76864	1.491	78557	0.256
75208	2.070	76865	1.823	78558	0.256
75209	1.823	76866	1.491	78559	0.233
75210	1.823	76869	1.000	78560	0.256

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75211	2.070	76870	1.491	78562	0.176
75212	1.823	76871	1.491	78563	0.256
75214	1.823	76872	1.203	78564	0.233
75215	2.070	76873	1.491	78565	0.256
75216	2.070	76874	1.000	78566	0.233
75217	1.823	76875	1.823	78567	0.160
75218	1.823	76877	1.000	78569	0.233
75219	1.823	76878	1.823	78570	0.176
75220	1.823	76882	1.823	78572	0.256
75223	1.823	76883	1.203	78573	0.256
75224	2.070	76884	1.823	78574	0.256
75225	1.823	76885	1.000	78575	0.160
75226	2.070	76887	1.000	78576	0.256
75227	1.823	76888	1.823	78577	0.256
75228	1.823	76890	1.203	78578	0.160
75229	1.823	76901	1.491	78580	0.233
75230	1.823	76903	1.491	78582	0.233
75231	1.823	76904	1.823	78583	0.160
75232	2.070	76905	1.491	78584	0.233
75233	1.823	76908	1.491	78586	0.160
75234	1.823	76909	1.491	78588	0.233
75235	1.823	76930	1.491	78589	0.256
75236	1.823	76932	1.491	78591	0.233
75237	1.823	76933	1.823	78592	0.233
75238	1.823	76934	1.823	78593	0.233
75240	1.823	76935	1.491	78595	0.256
75241	1.823	76936	1.203	78596	0.256
75243	1.823	76937	1.823	78597	0.233
75244	2.070	76940	1.491	78598	0.344
75246	2.070	76941	1.491	78599	0.256
75247	1.823	76943	1.203	78602	1.000
75248	1.823	76945	1.823	78605	1.000
75249	1.823	76950	1.203	78606	1.000
75251	1.823	76951	1.823	78607	1.000
75252	1.823	76955	1.491	78608	1.203
75253	1.823	76957	1.491	78609	1.000
75254	1.823	76958	1.823	78610	1.000
75287	2.070	77002	0.647	78611	1.000
75401	1.823	77003	0.647	78612	1.000
75402	1.823	77004	0.647	78613	1.203
75407	1.823	77005	0.647	78614	0.783
75409	1.823	77006	0.647	78615	1.000
75410	1.823	77007	0.647	78616	1.000

United Property & Casualty Insurance Company

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Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75411	1.823	77008	0.647	78617	1.000
75412	1.491	77009	0.647	78618	0.783
75413	1.823	77010	0.647	78619	1.000
75414	1.823	77011	0.647	78620	1.000
75415	2.070	77012	0.647	78621	1.000
75416	1.823	77013	0.647	78623	0.783
75417	1.823	77014	0.647	78624	1.000
75418	1.823	77015	0.647	78626	1.203
75420	1.823	77016	0.783	78628	1.000
75421	1.823	77017	0.647	78629	0.783
75422	1.823	77018	0.647	78631	1.000
75423	1.823	77019	0.783	78632	0.783
75424	1.823	77020	0.647	78633	1.203
75426	1.823	77021	0.647	78634	1.000
75428	1.823	77022	0.647	78635	1.000
75431	1.823	77023	0.783	78636	1.000
75432	1.823	77024	0.647	78638	1.000
75433	1.823	77025	0.647	78639	1.000
75435	1.823	77026	0.647	78640	1.000
75436	1.823	77027	0.783	78641	1.203
75437	1.823	77028	0.647	78642	1.000
75438	1.823	77029	0.647	78643	0.783
75439	1.823	77030	0.783	78644	0.783
75440	1.823	77031	0.647	78645	1.000
75442	1.823	77032	0.783	78648	1.000
75446	1.823	77033	0.647	78650	1.203
75447	2.070	77034	0.647	78652	1.203
75448	1.823	77035	0.647	78653	1.000
75449	1.823	77036	0.647	78654	1.000
75450	2.070	77037	0.783	78655	0.783
75451	1.823	77038	0.783	78656	0.783
75452	1.823	77039	0.518	78657	1.203
75453	1.823	77040	0.783	78659	1.000
75454	2.070	77041	0.647	78660	1.203
75455	1.823	77042	0.647	78661	1.000
75457	1.823	77043	0.647	78662	0.783
75459	2.070	77044	0.783	78663	1.000
75460	2.070	77045	0.647	78664	1.000
75462	1.823	77046	0.783	78665	0.783
75468	1.823	77047	0.647	78666	0.783
75469	1.823	77048	0.647	78669	0.783
75470	1.823	77049	0.647	78670	1.203
75471	1.823	77050	0.783	78671	0.783

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75472	2.070	77051	0.647	78672	1.000
75473	1.823	77053	0.647	78675	0.783
75474	2.070	77054	0.783	78676	1.000
75475	1.823	77055	0.783	78677	0.647
75476	1.823	77056	0.647	78681	1.000
75477	1.823	77057	0.647	78701	1.000
75478	1.823	77058	0.647	78702	1.000
75479	1.823	77059	0.783	78703	1.000
75480	1.823	77060	0.647	78704	1.000
75481	2.070	77061	0.647	78705	1.000
75482	1.823	77062	0.647	78712	1.000
75486	1.823	77063	0.647	78717	1.203
75487	1.823	77064	0.647	78719	1.000
75488	1.823	77065	0.647	78721	1.000
75489	2.529	77066	0.647	78722	1.000
75490	1.823	77067	0.783	78723	1.000
75491	1.823	77068	0.783	78724	1.000
75492	1.823	77069	0.783	78725	1.000
75493	1.823	77070	0.783	78726	1.000
75494	1.823	77071	0.647	78727	1.000
75495	1.823	77072	0.647	78728	1.000
75496	1.823	77073	0.647	78729	1.203
75497	1.823	77074	0.783	78730	1.203
75501	1.823	77075	0.518	78731	1.203
75503	1.491	77076	0.647	78732	1.000
75550	1.823	77077	0.647	78733	1.000
75551	1.491	77078	0.783	78734	1.000
75554	1.823	77079	0.783	78735	1.000
75555	1.491	77080	0.647	78736	0.783
75556	1.823	77081	0.647	78737	1.000
75558	1.823	77082	0.647	78738	1.000
75559	1.823	77083	0.783	78739	1.000
75560	1.823	77084	0.647	78741	1.000
75561	1.491	77085	0.647	78742	1.000
75563	1.823	77086	0.647	78744	1.000
75564	1.491	77087	0.783	78745	1.000
75566	1.823	77088	0.647	78746	1.000
75567	1.491	77089	0.647	78747	1.000
75568	1.823	77090	0.783	78748	1.000
75569	1.823	77091	0.647	78749	1.000
75570	1.823	77092	0.647	78750	1.000
75571	1.823	77093	0.647	78751	1.000
75572	1.823	77094	0.783	78752	0.783

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75574	1.823	77095	0.647	78753	1.000
75601	1.823	77096	0.647	78754	1.000
75602	1.823	77098	0.783	78756	1.000
75603	1.823	77099	0.647	78757	1.000
75604	1.491	77301	0.647	78758	1.000
75605	1.491	77302	0.783	78759	1.203
75630	1.491	77303	0.783	78801	0.783
75631	1.491	77304	0.783	78827	0.518
75633	1.491	77306	0.783	78828	0.783
75638	1.823	77316	0.783	78829	0.647
75639	1.491	77318	1.000	78830	0.647
75640	1.491	77320	1.000	78832	0.783
75641	2.070	77327	0.783	78833	1.000
75643	1.491	77328	0.783	78834	0.647
75644	1.823	77331	1.000	78836	0.518
75645	1.823	77335	1.000	78837	1.000
75647	1.491	77336	0.783	78838	0.783
75650	1.491	77338	0.783	78839	0.518
75651	1.823	77339	0.647	78840	0.647
75652	1.491	77340	0.783	78843	0.647
75654	1.491	77345	0.783	78850	0.647
75656	1.823	77346	0.647	78851	0.783
75657	1.491	77351	1.000	78852	0.518
75661	1.491	77354	0.783	78861	0.647
75662	1.823	77355	1.000	78870	0.783
75667	1.491	77356	1.000	78871	0.783
75668	1.823	77357	0.783	78872	0.647
75669	1.491	77358	1.000	78873	0.783
75670	1.491	77359	1.000	78877	0.518
75672	1.491	77360	1.000	78879	1.000
75681	1.203	77362	0.783	78880	0.783
75683	1.823	77363	0.783	78881	0.783
75684	1.823	77364	1.000	78883	0.647
75685	1.491	77365	0.783	78884	1.000
75686	1.823	77371	1.000	78885	0.647
75691	1.823	77372	0.783	78886	0.647
75692	1.823	77373	0.783	78931	0.783
75693	1.491	77374	1.000	78932	1.000
75701	1.823	77375	0.783	78933	0.647
75702	1.823	77376	1.000	78934	0.783
75703	1.491	77377	0.783	78935	0.783
75704	1.823	77378	0.783	78938	1.000
75705	1.823	77379	1.000	78940	1.000

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75706	1.491	77380	0.783	78941	0.783
75707	1.823	77381	0.783	78942	1.000
75708	1.823	77382	0.783	78943	1.000
75709	1.823	77384	0.783	78944	0.783
75750	1.491	77385	0.783	78945	0.783
75751	1.823	77386	1.000	78946	1.000
75752	1.823	77388	0.783	78947	1.000
75754	1.491	77389	0.783	78948	1.000
75755	1.823	77396	0.647	78949	0.783
75756	1.823	77399	1.000	78950	0.783
75757	1.823	77401	0.647	78951	0.783
75758	1.491	77406	0.783	78953	0.783
75759	1.491	77407	0.647	78954	1.000
75760	1.491	77412	0.647	78956	0.783
75762	1.491	77414	0.518	78957	1.203
75763	1.823	77417	0.647	78959	0.783
75764	1.491	77418	0.647	78962	0.783
75765	1.823	77419	0.647	78963	1.000
75766	1.491	77420	0.518	79001	2.070
75770	1.491	77422	0.518	79002	2.881
75771	1.823	77423	0.783	79003	2.529
75773	1.491	77426	0.783	79005	2.881
75778	1.823	77428	0.647	79007	2.529
75780	1.491	77429	0.783	79009	1.823
75783	1.823	77430	0.647	79010	2.070
75784	1.491	77433	0.647	79011	2.529
75785	1.491	77434	0.647	79012	2.529
75788	1.491	77435	0.783	79013	2.070
75789	1.823	77436	0.783	79014	2.881
75790	1.823	77437	0.647	79015	2.529
75791	1.823	77441	0.783	79018	2.070
75792	1.823	77442	0.647	79019	2.881
75801	1.823	77444	0.518	79021	2.070
75803	1.491	77445	1.000	79022	2.070
75831	1.203	77447	0.783	79024	2.881
75833	1.203	77448	0.783	79027	2.070
75835	1.203	77449	0.783	79029	2.529
75838	1.203	77450	0.783	79031	2.070
75839	1.491	77451	0.783	79032	2.529
75840	1.491	77454	0.783	79033	2.881
75844	1.203	77455	0.647	79034	2.881
75845	1.000	77456	0.647	79035	2.070
75846	1.203	77458	0.518	79036	2.529

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75847	1.203	77459	0.783	79039	2.529
75849	1.203	77461	0.647	79040	2.529
75850	1.203	77465	0.518	79041	2.070
75851	1.203	77466	1.000	79042	2.529
75852	1.000	77468	0.394	79043	2.070
75853	1.491	77469	0.647	79044	2.070
75855	1.491	77470	0.783	79045	2.070
75856	1.203	77471	0.647	79046	2.881
75858	1.203	77474	0.647	79051	2.070
75859	1.823	77475	0.783	79052	2.529
75860	1.491	77477	0.783	79054	2.881
75861	1.491	77478	0.783	79056	2.881
75862	1.000	77479	0.647	79057	2.881
75901	1.491	77480	0.518	79058	2.529
75904	1.491	77482	0.647	79059	2.529
75925	1.491	77484	1.000	79061	2.529
75926	1.203	77485	0.647	79062	2.529
75928	0.783	77486	0.518	79063	2.529
75929	1.203	77488	0.647	79064	2.070
75930	1.203	77489	0.783	79065	2.881
75931	1.000	77493	0.647	79068	2.529
75932	1.000	77494	1.000	79070	2.881
75933	0.783	77498	0.783	79072	2.529
75934	1.203	77502	0.647	79078	2.529
75935	1.203	77503	0.647	79079	2.529
75936	1.000	77504	0.647	79080	2.881
75937	1.203	77505	0.647	79081	2.529
75938	1.000	77506	0.647	79082	2.070
75939	1.203	77507	0.647	79083	2.881
75941	1.203	77510	0.518	79084	2.070
75942	1.000	77511	0.783	79085	2.070
75943	1.203	77514	0.647	79086	2.529
75944	1.203	77515	0.518	79087	1.823
75946	1.203	77517	0.518	79088	2.529
75948	1.000	77518	0.518	79092	2.070
75949	1.203	77519	0.783	79093	2.881
75951	0.783	77520	0.647	79094	2.529
75954	1.491	77521	0.518	79095	2.881
75956	0.783	77523	0.647	79096	2.881
75959	1.203	77530	0.647	79097	2.529
75960	1.000	77531	0.647	79098	2.529
75961	1.203	77532	0.647	79101	2.529
75964	1.203	77533	1.000	79102	2.529

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
75965	1.203	77534	0.518	79103	2.529
75966	0.783	77535	0.783	79104	2.529
75968	1.000	77536	0.647	79106	2.529
75969	1.491	77538	0.647	79107	2.529
75972	1.203	77539	0.518	79108	2.529
75973	1.491	77541	0.518	79109	2.529
75974	1.491	77545	0.647	79110	2.529
75975	1.491	77546	0.647	79111	2.881
75976	1.491	77547	0.518	79118	2.529
75977	1.000	77550	0.647	79119	2.529
75979	1.000	77551	0.647	79121	2.529
75980	1.000	77554	0.518	79124	2.529
76001	2.070	77560	0.647	79201	2.529
76002	2.070	77562	0.518	79220	2.529
76005	1.823	77563	0.518	79221	2.529
76006	1.823	77564	0.783	79223	2.529
76008	2.070	77565	0.518	79225	2.881
76009	1.823	77566	0.518	79226	2.529
76010	2.070	77568	0.518	79227	2.529
76011	1.823	77571	0.647	79229	2.529
76012	1.823	77573	0.647	79230	2.881
76013	2.070	77575	0.783	79233	2.529
76014	2.070	77577	0.518	79234	2.529
76015	2.070	77578	0.647	79235	2.529
76016	2.070	77581	0.647	79237	2.881
76017	2.070	77582	0.783	79239	2.881
76018	2.070	77583	0.518	79240	2.529
76020	2.070	77584	0.647	79241	2.529
76021	2.070	77585	1.000	79243	2.529
76022	2.070	77586	0.647	79244	2.529
76023	1.823	77587	0.647	79245	2.529
76028	2.070	77590	0.518	79247	2.529
76031	1.823	77591	0.518	79248	2.529
76033	1.823	77597	0.647	79250	2.070
76034	2.070	77598	0.647	79251	2.529
76035	1.823	77611	0.647	79252	2.881
76036	2.070	77612	0.647	79255	2.881
76039	2.070	77613	0.647	79256	2.529
76040	2.070	77614	0.647	79257	2.529
76041	1.823	77616	1.000	79258	2.529
76043	1.823	77617	0.518	79259	2.529
76044	1.823	77619	0.647	79261	2.881
76048	1.823	77622	0.647	79311	2.070

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76049	1.823	77623	0.518	79312	2.070
76050	2.070	77624	0.783	79313	2.529
76051	1.823	77625	0.783	79314	1.491
76052	2.070	77627	0.647	79316	2.070
76053	2.070	77629	0.647	79322	2.529
76054	1.823	77630	0.647	79323	1.491
76055	1.823	77632	0.647	79324	1.823
76058	1.823	77640	0.647	79325	1.823
76059	1.823	77642	0.518	79326	2.529
76060	2.070	77650	0.518	79329	2.070
76061	1.823	77651	0.647	79330	2.070
76063	2.070	77655	0.647	79331	2.070
76064	1.823	77656	0.783	79336	2.070
76065	1.823	77657	0.783	79339	2.529
76066	2.070	77659	0.647	79342	1.823
76067	1.823	77660	0.783	79343	2.070
76070	1.823	77662	0.783	79344	1.823
76071	2.070	77664	0.783	79345	2.070
76073	1.823	77665	0.647	79346	1.823
76077	1.823	77701	0.647	79347	1.823
76078	1.823	77702	0.783	79350	2.529
76082	1.823	77703	0.783	79351	2.070
76084	1.823	77705	0.647	79353	1.823
76085	1.823	77706	0.783	79355	1.491
76086	2.070	77707	0.647	79356	2.070
76087	2.070	77708	0.647	79357	2.529
76088	1.823	77713	0.647	79358	2.070
76092	1.823	77801	1.000	79359	1.491
76093	1.491	77802	1.000	79360	1.491
76102	1.823	77803	1.203	79363	2.070
76103	2.070	77807	1.000	79364	2.529
76104	2.070	77808	1.203	79366	2.529
76105	2.070	77830	0.783	79367	2.529
76106	2.070	77831	1.000	79370	2.529
76107	1.823	77833	0.783	79371	1.823
76108	2.070	77835	1.000	79372	2.070
76109	1.823	77836	1.000	79373	2.070
76110	1.823	77837	1.203	79376	1.823
76111	1.823	77840	1.203	79377	1.823
76112	1.823	77845	1.000	79379	1.823
76114	1.823	77853	1.000	79381	2.529
76115	1.823	77856	1.203	79382	2.070
76116	2.070	77857	1.203	79401	2.070

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
76117	2.070	77859	1.491	79403	2.070
76118	2.070	77861	1.000	79404	2.070
76119	2.070	77864	1.000	79407	2.070
76120	2.070	77865	1.203	79409	2.070
76123	2.070	77868	1.000	79410	2.070
76126	2.070	77871	1.203	79411	2.070
76127	1.823	77872	1.000	79412	2.070
76131	2.070	77873	0.783	79413	2.070
76132	1.823	77879	1.000	79414	2.070
76133	2.070	77880	1.000	79415	2.070
76134	2.070	77901	0.647	79416	2.070
76135	1.823	77904	0.647	79423	2.070
76137	1.823	77905	0.647	79424	2.070
76140	2.070	77950	0.394	79501	2.070
76148	1.823	77951	0.518	79502	2.529
76155	1.823	77954	0.647	79503	2.529
76164	1.823	77957	0.783	79504	2.070
76177	2.070	77961	0.647	79505	2.529
76179	2.070	77962	0.518	79506	2.070
76180	1.823	77963	0.518	79508	2.070
76182	2.070	77964	0.783	79510	2.070
76201	2.070	77968	0.518	79511	1.823
76205	2.070	77970	0.647	79512	2.070
76207	2.070	77971	0.647	79517	2.070
76208	2.070	77974	0.647	79518	2.529
76209	1.823	77975	1.000	79519	1.823
76210	2.070	77979	0.647	79520	2.529
76225	1.823	77982	0.394	79521	2.070
76226	2.070	77983	0.518	79525	2.070
76227	2.070	77984	0.783	79526	2.529
76228	2.881	77988	0.647	79527	2.070
76230	2.529	77990	0.394	79528	2.529
76233	2.070	77991	0.783	79529	2.529
76234	2.070	77994	0.647	79530	2.070
76238	2.070	77995	0.783	79532	1.823
76239	2.529	78002	0.647	79533	2.070
76240	2.070	78003	0.783	79534	2.070
76244	2.070	78004	0.783	79535	2.070
76245	1.823	78005	0.647	79536	2.070
76247	1.823	78006	0.647	79537	2.070
76248	1.823	78007	0.394	79538	1.823
76249	2.070	78008	0.518	79539	2.529
76250	1.823	78009	0.647	79540	2.529

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76251	2.529	78010	0.647	79541	2.070
76252	2.070	78011	0.518	79543	2.070
76253	1.823	78012	0.518	79544	2.070
76255	2.529	78013	0.783	79545	2.070
76258	1.823	78014	0.394	79546	2.529
76259	2.070	78015	0.783	79547	2.529
76261	2.529	78016	0.647	79548	2.529
76262	2.070	78017	0.394	79549	2.070
76263	1.823	78019	0.344	79553	2.529
76264	1.823	78021	0.394	79556	2.070
76265	2.529	78022	0.344	79560	2.070
76266	2.070	78023	0.647	79561	2.070
76270	2.529	78024	0.783	79562	2.070
76271	1.823	78025	0.783	79563	2.070
76272	1.823	78026	0.518	79565	2.070
76273	2.070	78027	0.783	79566	1.823
76301	2.881	78028	0.783	79567	1.823
76302	2.529	78039	0.647	79601	2.070
76305	2.529	78040	0.344	79602	2.070
76306	2.529	78041	0.344	79603	2.070
76308	2.881	78043	0.344	79605	2.070
76309	2.881	78045	0.344	79606	2.070
76310	2.881	78046	0.344	79607	2.070
76311	2.881	78050	0.647	79701	1.491
76351	2.529	78052	0.647	79703	1.491
76354	2.529	78055	0.647	79705	1.491
76357	2.529	78056	0.647	79706	1.491
76360	2.529	78057	0.518	79707	1.823
76363	2.529	78058	0.783	79713	2.070
76364	2.529	78059	0.647	79714	1.491
76365	2.529	78061	0.518	79718	0.647
76366	2.529	78063	0.647	79719	1.000
76367	2.529	78064	0.647	79720	2.070
76370	2.529	78065	0.647	79730	1.000
76371	2.529	78066	0.647	79731	1.203
76372	2.529	78067	0.344	79733	2.070
76373	2.529	78069	0.647	79734	0.647
76374	2.529	78070	0.783	79735	0.783
76377	2.529	78071	0.394	79738	2.070
76379	2.529	78072	0.518	79739	1.823
76380	2.529	78073	0.647	79740	2.070
76384	2.529	78075	0.518	79741	1.203
76388	2.529	78076	0.233	79742	1.000

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
76389	2.529	78101	0.647	79743	1.203
76401	1.491	78102	0.394	79744	1.000
76424	1.823	78108	0.783	79745	1.000
76426	1.823	78109	0.647	79748	1.823
76427	2.070	78111	0.647	79749	1.823
76429	1.823	78112	0.647	79752	1.203
76430	2.070	78113	0.518	79755	1.491
76431	2.070	78114	0.783	79756	1.203
76432	1.203	78116	0.647	79758	1.491
76433	1.491	78117	0.647	79759	1.491
76435	1.823	78118	0.518	79761	1.823
76436	1.491	78119	0.518	79762	1.823
76437	1.823	78121	0.647	79763	1.491
76442	1.491	78122	0.783	79764	1.491
76443	2.070	78123	0.783	79765	1.491
76444	1.491	78124	0.783	79766	1.491
76445	1.823	78130	0.783	79772	0.783
76446	1.491	78132	0.783	79777	1.000
76448	1.491	78133	0.783	79778	1.491
76449	1.823	78140	0.783	79782	1.823
76450	2.529	78141	0.518	79783	1.823
76452	1.491	78142	0.394	79785	0.783
76453	1.823	78145	0.394	79788	1.203
76454	1.491	78146	0.394	79789	1.203
76455	1.491	78147	0.647	79821	0.344
76457	1.491	78148	0.647	79830	0.518
76458	2.070	78150	0.647	79834	0.344
76459	1.823	78151	0.518	79835	0.344
76460	2.529	78152	0.783	79836	0.344
76462	1.823	78154	0.783	79837	0.518
76463	1.823	78155	0.783	79839	0.344
76464	2.070	78159	0.647	79842	0.647
76469	2.070	78160	0.783	79843	0.394
76470	1.823	78161	0.783	79845	0.344
76471	1.491	78162	0.394	79847	0.783
76472	2.070	78163	0.783	79848	0.783
76474	1.491	78164	0.647	79849	0.344
76475	1.823	78201	0.783	79851	0.518
76476	1.823	78202	0.647	79852	0.233
76481	2.529	78203	0.647	79854	0.518
76483	2.529	78204	0.783	79901	0.344
76484	1.823	78205	0.647	79902	0.394
76486	2.070	78206	0.783	79903	0.344

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Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
76487	1.823	78207	0.647	79904	0.344
76490	2.070	78208	0.647	79905	0.344
76491	2.070	78209	0.783	79906	0.344
76501	1.491	78210	0.647	79907	0.344
76502	1.203	78211	0.647	79908	0.394
76504	1.203	78212	0.647	79911	0.344
76511	1.203	78213	0.647	79912	0.344
76513	1.203	78214	0.647	79915	0.344
76518	1.000	78215	0.647	79918	0.394
76519	1.203	78216	0.783	79922	0.344
76520	1.203	78217	0.783	79924	0.394

Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor	Zip Code	Tornado Hail Factor
76522	1.203	78218	0.783	79925	0.344
76523	1.000	78219	0.647	79927	0.344
76524	1.491	78220	0.647	79928	0.344
76525	1.203	78221	0.518	79930	0.344
76527	1.000	78222	0.647	79932	0.344
76528	1.491	78223	0.783	79934	0.344
76530	1.000	78224	0.647	79935	0.344
76531	1.491	78225	0.647	79936	0.344
79938	0.344	76555	0.518	78599	0.256
79326	2.529	79740	1.203	77457	0.518

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PREMIUM COMPUTATION

RULE 53. KEY FACTORS

Cov A (\$)	AOP	Wind/Hail
75,000	0.8000	0.8000
76,000	0.8026	0.8026
77,000	0.8052	0.8052
78,000	0.8078	0.8078
79,000	0.8104	0.8104
80,000	0.8130	0.8130
81,000	0.8158	0.8158
82,000	0.8186	0.8186
83,000	0.8214	0.8214
84,000	0.8242	0.8242
85,000	0.8270	0.8270
86,000	0.8296	0.8296
87,000	0.8322	0.8322
88,000	0.8348	0.8348
89,000	0.8374	0.8374
90,000	0.8400	0.8400
91,000	0.8426	0.8426
92,000	0.8452	0.8452
93,000	0.8478	0.8478
94,000	0.8504	0.8504
95,000	0.8530	0.8530
96,000	0.8558	0.8558
97,000	0.8586	0.8586
98,000	0.8614	0.8614
99,000	0.8642	0.8642
100,000	0.8670	0.8670
101,000	0.8696	0.8696
102,000	0.8722	0.8722
103,000	0.8748	0.8748
104,000	0.8774	0.8774
105,000	0.8800	0.8800
106,000	0.8826	0.8826
107,000	0.8852	0.8852
108,000	0.8878	0.8878
109,000	0.8904	0.8904
110,000	0.8930	0.8930
111,000	0.8958	0.8958

Cov A (\$)	AOP	Wind/Hail
112,000	0.8986	0.8986
113,000	0.9014	0.9014
114,000	0.9042	0.9042
115,000	0.9070	0.9070
116,000	0.9096	0.9096
117,000	0.9122	0.9122
118,000	0.9148	0.9148
119,000	0.9174	0.9174
120,000	0.9200	0.9200
121,000	0.9226	0.9226
122,000	0.9252	0.9252
123,000	0.9278	0.9278
124,000	0.9304	0.9304
125,000	0.9330	0.9330
126,000	0.9358	0.9358
127,000	0.9386	0.9386
128,000	0.9414	0.9414
129,000	0.9442	0.9442
130,000	0.9470	0.9470
131,000	0.9496	0.9496
132,000	0.9522	0.9522
133,000	0.9548	0.9548
134,000	0.9574	0.9574
135,000	0.9600	0.9600
136,000	0.9626	0.9626
137,000	0.9652	0.9652
138,000	0.9678	0.9678
139,000	0.9704	0.9704
140,000	0.9730	0.9730
141,000	0.9758	0.9758
142,000	0.9786	0.9786
143,000	0.9814	0.9814
144,000	0.9842	0.9842
145,000	0.9870	0.9870
146,000	0.9896	0.9896
147,000	0.9922	0.9922
148,000	0.9948	0.9948

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Cov A (\$)	AOP	Wind/Hail
149,000	0.9974	0.9974
150,000	1.0000	1.0000
151,000	1.0046	1.0046
152,000	1.0092	1.0092
153,000	1.0138	1.0138
154,000	1.0184	1.0184
155,000	1.0230	1.0230
156,000	1.0278	1.0278
157,000	1.0326	1.0326
158,000	1.0374	1.0374
159,000	1.0422	1.0422
160,000	1.0470	1.0470
161,000	1.0516	1.0516
162,000	1.0562	1.0562
163,000	1.0608	1.0608
164,000	1.0654	1.0654
165,000	1.0700	1.0700
166,000	1.0746	1.0746
167,000	1.0792	1.0792
168,000	1.0838	1.0838
169,000	1.0884	1.0884
170,000	1.0930	1.0930
171,000	1.0978	1.0978
172,000	1.1026	1.1026
173,000	1.1074	1.1074
174,000	1.1122	1.1122
175,000	1.1170	1.1170
176,000	1.1216	1.1216
177,000	1.1262	1.1262
178,000	1.1308	1.1308
179,000	1.1354	1.1354
180,000	1.1400	1.1400
181,000	1.1446	1.1446
182,000	1.1492	1.1492
183,000	1.1538	1.1538
184,000	1.1584	1.1584
185,000	1.1630	1.1630
186,000	1.1678	1.1678
187,000	1.1726	1.1726
188,000	1.1774	1.1774

Cov A (\$)	AOP	Wind/Hail
189,000	1.1822	1.1822
190,000	1.1870	1.1870
191,000	1.1916	1.1916
192,000	1.1962	1.1962
193,000	1.2008	1.2008
194,000	1.2054	1.2054
195,000	1.2100	1.2100
196,000	1.2146	1.2146
197,000	1.2192	1.2192
198,000	1.2238	1.2238
199,000	1.2284	1.2284
200,000	1.2330	1.2330
201,000	1.2378	1.2378
202,000	1.2426	1.2426
203,000	1.2474	1.2474
204,000	1.2522	1.2522
205,000	1.2570	1.2570
206,000	1.2616	1.2616
207,000	1.2662	1.2662
208,000	1.2708	1.2708
209,000	1.2754	1.2754
210,000	1.2800	1.2800
211,000	1.2846	1.2846
212,000	1.2892	1.2892
213,000	1.2938	1.2938
214,000	1.2984	1.2984
215,000	1.3030	1.3030
216,000	1.3078	1.3078
217,000	1.3126	1.3126
218,000	1.3174	1.3174
219,000	1.3222	1.3222
220,000	1.3270	1.3270
221,000	1.3316	1.3316
222,000	1.3362	1.3362
223,000	1.3408	1.3408
224,000	1.3454	1.3454
225,000	1.3500	1.3500
226,000	1.3546	1.3546
227,000	1.3592	1.3592
228,000	1.3638	1.3638

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Cov A (\$)	AOP	Wind/Hail
229,000	1.3684	1.3684
230,000	1.3730	1.3730
231,000	1.3778	1.3778
232,000	1.3826	1.3826
233,000	1.3874	1.3874
234,000	1.3922	1.3922
235,000	1.3970	1.3970
236,000	1.4016	1.4016
237,000	1.4062	1.4062
238,000	1.4108	1.4108
239,000	1.4154	1.4154
240,000	1.4200	1.4200
241,000	1.4246	1.4246
242,000	1.4292	1.4292
243,000	1.4338	1.4338
244,000	1.4384	1.4384
245,000	1.4430	1.4430
246,000	1.4478	1.4478
247,000	1.4526	1.4526
248,000	1.4574	1.4574
249,000	1.4622	1.4622
250,000	1.4670	1.4670
251,000	1.4716	1.4716
252,000	1.4762	1.4762
253,000	1.4808	1.4808
254,000	1.4854	1.4854
255,000	1.4900	1.4900
256,000	1.4946	1.4946
257,000	1.4992	1.4992
258,000	1.5038	1.5038
259,000	1.5084	1.5084
260,000	1.5130	1.5130
261,000	1.5178	1.5178
262,000	1.5226	1.5226
263,000	1.5274	1.5274
264,000	1.5322	1.5322
265,000	1.5370	1.5370
266,000	1.5416	1.5416
267,000	1.5462	1.5462
268,000	1.5508	1.5508

Cov A (\$)	AOP	Wind/Hail
269,000	1.5554	1.5554
270,000	1.5600	1.5600
271,000	1.5646	1.5646
272,000	1.5692	1.5692
273,000	1.5738	1.5738
274,000	1.5784	1.5784
275,000	1.5830	1.5830
276,000	1.5878	1.5878
277,000	1.5926	1.5926
278,000	1.5974	1.5974
279,000	1.6022	1.6022
280,000	1.6070	1.6070
281,000	1.6116	1.6116
282,000	1.6162	1.6162
283,000	1.6208	1.6208
284,000	1.6254	1.6254
285,000	1.6300	1.6300
286,000	1.6346	1.6346
287,000	1.6392	1.6392
288,000	1.6438	1.6438
289,000	1.6484	1.6484
290,000	1.6530	1.6530
291,000	1.6578	1.6578
292,000	1.6626	1.6626
293,000	1.6674	1.6674
294,000	1.6722	1.6722
295,000	1.6770	1.6770
296,000	1.6816	1.6816
297,000	1.6862	1.6862
298,000	1.6908	1.6908
299,000	1.6954	1.6954
300,000	1.7000	1.7000
301,000	1.7047	1.7047
302,000	1.7093	1.7093
303,000	1.7140	1.7140
304,000	1.7187	1.7187
305,000	1.7234	1.7234
306,000	1.7280	1.7280
307,000	1.7327	1.7327
308,000	1.7374	1.7374

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Cov A (\$)	AOP	Wind/Hail
309,000	1.7420	1.7420
310,000	1.7467	1.7467
311,000	1.7514	1.7514
312,000	1.7560	1.7560
313,000	1.7607	1.7607
314,000	1.7654	1.7654
315,000	1.7701	1.7701
316,000	1.7747	1.7747
317,000	1.7794	1.7794
318,000	1.7841	1.7841
319,000	1.7887	1.7887
320,000	1.7934	1.7934
321,000	1.7981	1.7981
322,000	1.8027	1.8027
323,000	1.8074	1.8074
324,000	1.8121	1.8121
325,000	1.8168	1.8168
326,000	1.8214	1.8214
327,000	1.8261	1.8261
328,000	1.8308	1.8308
329,000	1.8354	1.8354
330,000	1.8401	1.8401
331,000	1.8448	1.8448
332,000	1.8494	1.8494
333,000	1.8541	1.8541
334,000	1.8588	1.8588
335,000	1.8635	1.8635
336,000	1.8681	1.8681
337,000	1.8728	1.8728
338,000	1.8775	1.8775
339,000	1.8821	1.8821
340,000	1.8868	1.8868
341,000	1.8915	1.8915
342,000	1.8961	1.8961
343,000	1.9008	1.9008
344,000	1.9055	1.9055
345,000	1.9102	1.9102
346,000	1.9148	1.9148
347,000	1.9195	1.9195
348,000	1.9242	1.9242

Cov A (\$)	AOP	Wind/Hail
349,000	1.9288	1.9288
350,000	1.9335	1.9335
351,000	1.9382	1.9382
352,000	1.9428	1.9428
353,000	1.9475	1.9475
354,000	1.9522	1.9522
355,000	1.9569	1.9569
356,000	1.9615	1.9615
357,000	1.9662	1.9662
358,000	1.9709	1.9709
359,000	1.9755	1.9755
360,000	1.9802	1.9802
361,000	1.9849	1.9849
362,000	1.9895	1.9895
363,000	1.9942	1.9942
364,000	1.9989	1.9989
365,000	2.0036	2.0036
366,000	2.0082	2.0082
367,000	2.0129	2.0129
368,000	2.0176	2.0176
369,000	2.0222	2.0222
370,000	2.0269	2.0269
371,000	2.0316	2.0316
372,000	2.0362	2.0362
373,000	2.0409	2.0409
374,000	2.0456	2.0456
375,000	2.0503	2.0503
376,000	2.0549	2.0549
377,000	2.0596	2.0596
378,000	2.0643	2.0643
379,000	2.0689	2.0689
380,000	2.0736	2.0736
381,000	2.0783	2.0783
382,000	2.0829	2.0829
383,000	2.0876	2.0876
384,000	2.0923	2.0923
385,000	2.0970	2.0970
386,000	2.1016	2.1016
387,000	2.1063	2.1063
388,000	2.1110	2.1110

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Cov A (\$)	AOP	Wind/Hail
389,000	2.1156	2.1156
390,000	2.1203	2.1203
391,000	2.1250	2.1250
392,000	2.1296	2.1296
393,000	2.1343	2.1343
394,000	2.1390	2.1390
395,000	2.1437	2.1437
396,000	2.1483	2.1483
397,000	2.1530	2.1530
398,000	2.1577	2.1577
399,000	2.1623	2.1623
400,000	2.1670	2.1670
401,000	2.1717	2.1717
402,000	2.1763	2.1763
403,000	2.1810	2.1810
404,000	2.1857	2.1857
405,000	2.1904	2.1904
406,000	2.1950	2.1950
407,000	2.1997	2.1997
408,000	2.2044	2.2044
409,000	2.2090	2.2090
410,000	2.2137	2.2137
411,000	2.2184	2.2184
412,000	2.2230	2.2230
413,000	2.2277	2.2277
414,000	2.2324	2.2324
415,000	2.2370	2.2370
416,000	2.2417	2.2417
417,000	2.2464	2.2464
418,000	2.2511	2.2511
419,000	2.2557	2.2557
420,000	2.2604	2.2604
421,000	2.2651	2.2651
422,000	2.2697	2.2697
423,000	2.2744	2.2744
424,000	2.2791	2.2791
425,000	2.2837	2.2837
426,000	2.2884	2.2884
427,000	2.2931	2.2931
428,000	2.2978	2.2978

Cov A (\$)	AOP	Wind/Hail
429,000	2.3024	2.3024
430,000	2.3071	2.3071
431,000	2.3118	2.3118
432,000	2.3164	2.3164
433,000	2.3211	2.3211
434,000	2.3258	2.3258
435,000	2.3304	2.3304
436,000	2.3351	2.3351
437,000	2.3398	2.3398
438,000	2.3445	2.3445
439,000	2.3491	2.3491
440,000	2.3538	2.3538
441,000	2.3585	2.3585
442,000	2.3631	2.3631
443,000	2.3678	2.3678
444,000	2.3725	2.3725
445,000	2.3771	2.3771
446,000	2.3818	2.3818
447,000	2.3865	2.3865
448,000	2.3912	2.3912
449,000	2.3958	2.3958
450,000	2.4005	2.4005
451,000	2.4052	2.4052
452,000	2.4098	2.4098
453,000	2.4145	2.4145
454,000	2.4192	2.4192
455,000	2.4238	2.4238
456,000	2.4285	2.4285
457,000	2.4332	2.4332
458,000	2.4379	2.4379
459,000	2.4425	2.4425
460,000	2.4472	2.4472
461,000	2.4519	2.4519
462,000	2.4565	2.4565
463,000	2.4612	2.4612
464,000	2.4659	2.4659
465,000	2.4705	2.4705
466,000	2.4752	2.4752
467,000	2.4799	2.4799
468,000	2.4846	2.4846

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Cov A (\$)	AOP	Wind/Hail
469,000	2.4892	2.4892
470,000	2.4939	2.4939
471,000	2.4986	2.4986
472,000	2.5032	2.5032
473,000	2.5079	2.5079
474,000	2.5126	2.5126
475,000	2.5172	2.5172
476,000	2.5219	2.5219
477,000	2.5266	2.5266
478,000	2.5313	2.5313
479,000	2.5359	2.5359
480,000	2.5406	2.5406
481,000	2.5453	2.5453
482,000	2.5499	2.5499
483,000	2.5546	2.5546
484,000	2.5593	2.5593
485,000	2.5639	2.5639
486,000	2.5686	2.5686
487,000	2.5733	2.5733
488,000	2.5780	2.5780
489,000	2.5826	2.5826
490,000	2.5873	2.5873
491,000	2.5920	2.5920
492,000	2.5966	2.5966
493,000	2.6013	2.6013
494,000	2.6060	2.6060
495,000	2.6106	2.6106
496,000	2.6153	2.6153
497,000	2.6200	2.6200
498,000	2.6247	2.6247
499,000	2.6293	2.6293
500,000	2.6340	2.6340
501,000	2.6387	2.6387
502,000	2.6433	2.6433
503,000	2.6480	2.6480
504,000	2.6527	2.6527
505,000	2.6573	2.6573
506,000	2.6620	2.6620
507,000	2.6667	2.6667
508,000	2.6714	2.6714

Cov A (\$)	AOP	Wind/Hail
509,000	2.6760	2.6760
510,000	2.6807	2.6807
511,000	2.6854	2.6854
512,000	2.6900	2.6900
513,000	2.6947	2.6947
514,000	2.6994	2.6994
515,000	2.7040	2.7040
516,000	2.7087	2.7087
517,000	2.7134	2.7134
518,000	2.7181	2.7181
519,000	2.7227	2.7227
520,000	2.7274	2.7274
521,000	2.7321	2.7321
522,000	2.7367	2.7367
523,000	2.7414	2.7414
524,000	2.7461	2.7461
525,000	2.7507	2.7507
526,000	2.7554	2.7554
527,000	2.7601	2.7601
528,000	2.7648	2.7648
529,000	2.7694	2.7694
530,000	2.7741	2.7741
531,000	2.7788	2.7788
532,000	2.7834	2.7834
533,000	2.7881	2.7881
534,000	2.7928	2.7928
535,000	2.7974	2.7974
536,000	2.8021	2.8021
537,000	2.8068	2.8068
538,000	2.8115	2.8115
539,000	2.8161	2.8161
540,000	2.8208	2.8208
541,000	2.8255	2.8255
542,000	2.8301	2.8301
543,000	2.8348	2.8348
544,000	2.8395	2.8395
545,000	2.8441	2.8441
546,000	2.8488	2.8488
547,000	2.8535	2.8535
548,000	2.8582	2.8582

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Cov A (\$)	AOP	Wind/Hail
549,000	2.8628	2.8628
550,000	2.8675	2.8675
551,000	2.8722	2.8722
552,000	2.8768	2.8768
553,000	2.8815	2.8815
554,000	2.8862	2.8862
555,000	2.8908	2.8908
556,000	2.8955	2.8955
557,000	2.9002	2.9002
558,000	2.9049	2.9049
559,000	2.9095	2.9095
560,000	2.9142	2.9142
561,000	2.9189	2.9189
562,000	2.9235	2.9235
563,000	2.9282	2.9282
564,000	2.9329	2.9329
565,000	2.9375	2.9375
566,000	2.9422	2.9422
567,000	2.9469	2.9469
568,000	2.9516	2.9516
569,000	2.9562	2.9562
570,000	2.9609	2.9609
571,000	2.9656	2.9656
572,000	2.9702	2.9702
573,000	2.9749	2.9749
574,000	2.9796	2.9796
575,000	2.9842	2.9842
576,000	2.9889	2.9889
577,000	2.9936	2.9936
578,000	2.9983	2.9983
579,000	3.0029	3.0029
580,000	3.0076	3.0076
581,000	3.0123	3.0123
582,000	3.0169	3.0169
583,000	3.0216	3.0216
584,000	3.0263	3.0263
585,000	3.0309	3.0309
586,000	3.0356	3.0356
587,000	3.0403	3.0403
588,000	3.0450	3.0450

Cov A (\$)	AOP	Wind/Hail
589,000	3.0496	3.0496
590,000	3.0543	3.0543
591,000	3.0590	3.0590
592,000	3.0636	3.0636
593,000	3.0683	3.0683
594,000	3.0730	3.0730
595,000	3.0776	3.0776
596,000	3.0823	3.0823
597,000	3.0870	3.0870
598,000	3.0917	3.0917
599,000	3.0963	3.0963
600,000	3.1010	3.1010
601,000	3.1057	3.1057
602,000	3.1103	3.1103
603,000	3.1150	3.1150
604,000	3.1197	3.1197
605,000	3.1243	3.1243
606,000	3.1290	3.1290
607,000	3.1337	3.1337
608,000	3.1384	3.1384
609,000	3.1430	3.1430
610,000	3.1477	3.1477
611,000	3.1524	3.1524
612,000	3.1570	3.1570
613,000	3.1617	3.1617
614,000	3.1664	3.1664
615,000	3.1710	3.1710
616,000	3.1757	3.1757
617,000	3.1804	3.1804
618,000	3.1851	3.1851
619,000	3.1897	3.1897
620,000	3.1944	3.1944
621,000	3.1991	3.1991
622,000	3.2037	3.2037
623,000	3.2084	3.2084
624,000	3.2131	3.2131
625,000	3.2177	3.2177
626,000	3.2224	3.2224
627,000	3.2271	3.2271
628,000	3.2318	3.2318

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Cov A (\$)	AOP	Wind/Hail
629,000	3.2364	3.2364
630,000	3.2411	3.2411
631,000	3.2458	3.2458
632,000	3.2504	3.2504
633,000	3.2551	3.2551
634,000	3.2598	3.2598
635,000	3.2644	3.2644
636,000	3.2691	3.2691
637,000	3.2738	3.2738
638,000	3.2785	3.2785
639,000	3.2831	3.2831
640,000	3.2878	3.2878
641,000	3.2925	3.2925
642,000	3.2971	3.2971
643,000	3.3018	3.3018
644,000	3.3065	3.3065
645,000	3.3111	3.3111
646,000	3.3158	3.3158
647,000	3.3205	3.3205
648,000	3.3252	3.3252
649,000	3.3298	3.3298
650,000	3.3345	3.3345
651,000	3.3392	3.3392
652,000	3.3438	3.3438
653,000	3.3485	3.3485
654,000	3.3532	3.3532
655,000	3.3578	3.3578
656,000	3.3625	3.3625
657,000	3.3672	3.3672
658,000	3.3719	3.3719
659,000	3.3765	3.3765
660,000	3.3812	3.3812
661,000	3.3859	3.3859
662,000	3.3905	3.3905
663,000	3.3952	3.3952
664,000	3.3999	3.3999
665,000	3.4045	3.4045
666,000	3.4092	3.4092
667,000	3.4139	3.4139
668,000	3.4186	3.4186

Cov A (\$)	AOP	Wind/Hail
669,000	3.4232	3.4232
670,000	3.4279	3.4279
671,000	3.4326	3.4326
672,000	3.4372	3.4372
673,000	3.4419	3.4419
674,000	3.4466	3.4466
675,000	3.4512	3.4512
676,000	3.4559	3.4559
677,000	3.4606	3.4606
678,000	3.4653	3.4653
679,000	3.4699	3.4699
680,000	3.4746	3.4746
681,000	3.4793	3.4793
682,000	3.4839	3.4839
683,000	3.4886	3.4886
684,000	3.4933	3.4933
685,000	3.4979	3.4979
686,000	3.5026	3.5026
687,000	3.5073	3.5073
688,000	3.5120	3.5120
689,000	3.5166	3.5166
690,000	3.5213	3.5213
691,000	3.5260	3.5260
692,000	3.5306	3.5306
693,000	3.5353	3.5353
694,000	3.5400	3.5400
695,000	3.5446	3.5446
696,000	3.5493	3.5493
697,000	3.5540	3.5540
698,000	3.5587	3.5587
699,000	3.5633	3.5633
700,000	3.5680	3.5680
701,000	3.5727	3.5727
702,000	3.5773	3.5773
703,000	3.5820	3.5820
704,000	3.5867	3.5867
705,000	3.5913	3.5913
706,000	3.5960	3.5960
707,000	3.6007	3.6007
708,000	3.6054	3.6054

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Cov A (\$)	AOP	Wind/Hail
709,000	3.6100	3.6100
710,000	3.6147	3.6147
711,000	3.6194	3.6194
712,000	3.6240	3.6240
713,000	3.6287	3.6287
714,000	3.6334	3.6334
715,000	3.6380	3.6380
716,000	3.6427	3.6427
717,000	3.6474	3.6474
718,000	3.6521	3.6521
719,000	3.6567	3.6567
720,000	3.6614	3.6614
721,000	3.6661	3.6661
722,000	3.6707	3.6707
723,000	3.6754	3.6754
724,000	3.6801	3.6801
725,000	3.6847	3.6847
726,000	3.6894	3.6894
727,000	3.6941	3.6941
728,000	3.6988	3.6988
729,000	3.7034	3.7034
730,000	3.7081	3.7081
731,000	3.7128	3.7128
732,000	3.7174	3.7174
733,000	3.7221	3.7221
734,000	3.7268	3.7268
735,000	3.7314	3.7314
736,000	3.7361	3.7361
737,000	3.7408	3.7408
738,000	3.7455	3.7455
739,000	3.7501	3.7501
740,000	3.7548	3.7548
741,000	3.7595	3.7595
742,000	3.7641	3.7641
743,000	3.7688	3.7688
744,000	3.7735	3.7735
745,000	3.7781	3.7781
746,000	3.7828	3.7828
747,000	3.7875	3.7875
748,000	3.7922	3.7922

Cov A (\$)	AOP	Wind/Hail
749,000	3.7968	3.7968
750,000	3.8015	3.8015
751,000	3.8062	3.8062
752,000	3.8108	3.8108
753,000	3.8155	3.8155
754,000	3.8202	3.8202
755,000	3.8248	3.8248
756,000	3.8295	3.8295
757,000	3.8342	3.8342
758,000	3.8389	3.8389
759,000	3.8435	3.8435
760,000	3.8482	3.8482
761,000	3.8529	3.8529
762,000	3.8575	3.8575
763,000	3.8622	3.8622
764,000	3.8669	3.8669
765,000	3.8715	3.8715
766,000	3.8762	3.8762
767,000	3.8809	3.8809
768,000	3.8856	3.8856
769,000	3.8902	3.8902
770,000	3.8949	3.8949
771,000	3.8996	3.8996
772,000	3.9042	3.9042
773,000	3.9089	3.9089
774,000	3.9136	3.9136
775,000	3.9182	3.9182
776,000	3.9229	3.9229
777,000	3.9276	3.9276
778,000	3.9323	3.9323
779,000	3.9369	3.9369
780,000	3.9416	3.9416
781,000	3.9463	3.9463
782,000	3.9509	3.9509
783,000	3.9556	3.9556
784,000	3.9603	3.9603
785,000	3.9649	3.9649
786,000	3.9696	3.9696
787,000	3.9743	3.9743
788,000	3.9790	3.9790

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Cov A (\$)	AOP	Wind/Hail
789,000	3.9836	3.9836
790,000	3.9883	3.9883
791,000	3.9930	3.9930
792,000	3.9976	3.9976
793,000	4.0023	4.0023
794,000	4.0070	4.0070
795,000	4.0116	4.0116
796,000	4.0163	4.0163
797,000	4.0210	4.0210
798,000	4.0257	4.0257
799,000	4.0303	4.0303
800,000	4.0350	4.0350
801,000	4.0397	4.0397
802,000	4.0443	4.0443
803,000	4.0490	4.0490
804,000	4.0537	4.0537
805,000	4.0583	4.0583
806,000	4.0630	4.0630
807,000	4.0677	4.0677
808,000	4.0724	4.0724
809,000	4.0770	4.0770
810,000	4.0817	4.0817
811,000	4.0864	4.0864
812,000	4.0910	4.0910
813,000	4.0957	4.0957
814,000	4.1004	4.1004
815,000	4.1050	4.1050
816,000	4.1097	4.1097
817,000	4.1144	4.1144
818,000	4.1191	4.1191
819,000	4.1237	4.1237
820,000	4.1284	4.1284
821,000	4.1331	4.1331
822,000	4.1377	4.1377
823,000	4.1424	4.1424
824,000	4.1471	4.1471
825,000	4.1517	4.1517
826,000	4.1564	4.1564
827,000	4.1611	4.1611
828,000	4.1658	4.1658

Cov A (\$)	AOP	Wind/Hail
829,000	4.1704	4.1704
830,000	4.1751	4.1751
831,000	4.1798	4.1798
832,000	4.1844	4.1844
833,000	4.1891	4.1891
834,000	4.1938	4.1938
835,000	4.1984	4.1984
836,000	4.2031	4.2031
837,000	4.2078	4.2078
838,000	4.2125	4.2125
839,000	4.2171	4.2171
840,000	4.2218	4.2218
841,000	4.2265	4.2265
842,000	4.2311	4.2311
843,000	4.2358	4.2358
844,000	4.2405	4.2405
845,000	4.2451	4.2451
846,000	4.2498	4.2498
847,000	4.2545	4.2545
848,000	4.2592	4.2592
849,000	4.2638	4.2638
850,000	4.2685	4.2685
851,000	4.2732	4.2732
852,000	4.2778	4.2778
853,000	4.2825	4.2825
854,000	4.2872	4.2872
855,000	4.2918	4.2918
856,000	4.2965	4.2965
857,000	4.3012	4.3012
858,000	4.3059	4.3059
859,000	4.3105	4.3105
860,000	4.3152	4.3152
861,000	4.3199	4.3199
862,000	4.3245	4.3245
863,000	4.3292	4.3292
864,000	4.3339	4.3339
865,000	4.3385	4.3385
866,000	4.3432	4.3432
867,000	4.3479	4.3479
868,000	4.3526	4.3526

United Property & Casualty Insurance Company

TEXAS DWELLING PROGRAM MANUAL 1.0

Cov A (\$)	AOP	Wind/Hail
869,000	4.3572	4.3572
870,000	4.3619	4.3619
871,000	4.3666	4.3666
872,000	4.3712	4.3712
873,000	4.3759	4.3759
874,000	4.3806	4.3806
875,000	4.3852	4.3852
876,000	4.3899	4.3899
877,000	4.3946	4.3946
878,000	4.3993	4.3993
879,000	4.4039	4.4039
880,000	4.4086	4.4086
881,000	4.4133	4.4133
882,000	4.4179	4.4179
883,000	4.4226	4.4226
884,000	4.4273	4.4273
885,000	4.4319	4.4319
886,000	4.4366	4.4366
887,000	4.4413	4.4413
888,000	4.4460	4.4460
889,000	4.4506	4.4506
890,000	4.4553	4.4553
891,000	4.4600	4.4600
892,000	4.4646	4.4646
893,000	4.4693	4.4693
894,000	4.4740	4.4740
895,000	4.4786	4.4786
896,000	4.4833	4.4833
897,000	4.4880	4.4880
898,000	4.4927	4.4927
899,000	4.4973	4.4973
900,000	4.5020	4.5020
901,000	4.5067	4.5067
902,000	4.5113	4.5113
903,000	4.5160	4.5160
904,000	4.5207	4.5207
905,000	4.5253	4.5253
906,000	4.5300	4.5300
907,000	4.5347	4.5347
908,000	4.5394	4.5394

Cov A (\$)	AOP	Wind/Hail
909,000	4.5440	4.5440
910,000	4.5487	4.5487
911,000	4.5534	4.5534
912,000	4.5580	4.5580
913,000	4.5627	4.5627
914,000	4.5674	4.5674
915,000	4.5720	4.5720
916,000	4.5767	4.5767
917,000	4.5814	4.5814
918,000	4.5861	4.5861
919,000	4.5907	4.5907
920,000	4.5954	4.5954
921,000	4.6001	4.6001
922,000	4.6047	4.6047
923,000	4.6094	4.6094
924,000	4.6141	4.6141
925,000	4.6187	4.6187
926,000	4.6234	4.6234
927,000	4.6281	4.6281
928,000	4.6328	4.6328
929,000	4.6374	4.6374
930,000	4.6421	4.6421
931,000	4.6468	4.6468
932,000	4.6514	4.6514
933,000	4.6561	4.6561
934,000	4.6608	4.6608
935,000	4.6654	4.6654
936,000	4.6701	4.6701
937,000	4.6748	4.6748
938,000	4.6795	4.6795
939,000	4.6841	4.6841
940,000	4.6888	4.6888
941,000	4.6935	4.6935
942,000	4.6981	4.6981
943,000	4.7028	4.7028
944,000	4.7075	4.7075
945,000	4.7121	4.7121
946,000	4.7168	4.7168
947,000	4.7215	4.7215
948,000	4.7262	4.7262

United Property & Casualty Insurance Company

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Cov A (\$)	AOP	Wind/Hail
949,000	4.7308	4.7308
950,000	4.7355	4.7355
951,000	4.7402	4.7402
952,000	4.7448	4.7448
953,000	4.7495	4.7495
954,000	4.7542	4.7542
955,000	4.7588	4.7588
956,000	4.7635	4.7635
957,000	4.7682	4.7682
958,000	4.7729	4.7729
959,000	4.7775	4.7775
960,000	4.7822	4.7822
961,000	4.7869	4.7869
962,000	4.7915	4.7915
963,000	4.7962	4.7962
964,000	4.8009	4.8009
965,000	4.8055	4.8055
966,000	4.8102	4.8102
967,000	4.8149	4.8149
968,000	4.8196	4.8196
969,000	4.8242	4.8242
970,000	4.8289	4.8289
971,000	4.8336	4.8336
972,000	4.8382	4.8382
973,000	4.8429	4.8429
974,000	4.8476	4.8476
975,000	4.8522	4.8522
976,000	4.8569	4.8569

Cov A (\$)	AOP	Wind/Hail
977,000	4.8616	4.8616
978,000	4.8663	4.8663
979,000	4.8709	4.8709
980,000	4.8756	4.8756
981,000	4.8803	4.8803
982,000	4.8849	4.8849
983,000	4.8896	4.8896
984,000	4.8943	4.8943
985,000	4.8989	4.8989
986,000	4.9036	4.9036
987,000	4.9083	4.9083
988,000	4.9130	4.9130
989,000	4.9176	4.9176
990,000	4.9223	4.9223
991,000	4.9270	4.9270
992,000	4.9316	4.9316
993,000	4.9363	4.9363
994,000	4.9410	4.9410
995,000	4.9456	4.9456
996,000	4.9503	4.9503
997,000	4.9550	4.9550
998,000	4.9597	4.9597
999,000	4.9643	4.9643
1,000,000	4.9690	4.9690

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RULE 54. PROTECTION CLASS / CONSTRUCTION

Protection Class	AOP				Wind/Hail			
	Frame	Masonry Veneer / HardiPlank	Masonry	Superior	Frame	Masonry Veneer / HardiPlank	Masonry	Superior
1	1.06	1.03	1.00	1.00	1.00	0.92	0.83	0.83
2	1.06	1.03	1.00	1.00	1.00	0.92	0.83	0.83
3	1.06	1.03	1.00	1.00	1.00	0.92	0.83	0.83
4	1.06	1.03	1.00	1.00	1.00	0.92	0.83	0.83
5	1.06	1.03	1.00	1.00	1.00	0.92	0.83	0.83
6	1.16	1.11	1.05	1.05	1.00	0.92	0.83	0.83
7	1.19	1.12	1.05	1.05	1.00	0.92	0.83	0.83
8	1.30	1.25	1.20	1.20	1.00	0.92	0.83	0.83
9	1.40	1.33	1.25	1.25	1.00	0.92	0.83	0.83
10	2.00	1.75	1.50	1.50	1.00	0.92	0.83	0.83

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