

# Texas Residential Personal Property

## Metropolitan Lloyds Insurance Company of Texas

December, 2016



### **What's new?**

Base rates are revised by territory for Owners forms. Base rates are revised uniformly for Renter/Condo and Landlord forms.

Roof Covering Credit factors for Class 4 roofs are revised.

### **Is there a rate change associated with this revision?**

There is a 25% rate increase associated with this revision.

### **When is this revision effective?**

|                             |                   |
|-----------------------------|-------------------|
| New Business written:       | December 21, 2106 |
| Renewal Business effective: | January 25, 2017  |

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Thank you for your business.

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TEXAS RESIDENTIAL PROPERTY MANUAL

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**GENERAL RULES**

**RULE 1 - CONTENTS AND APPLICATION OF MANUAL**

- A. This manual contains the Residential Property Insurance rules, classifications, rates and premiums applicable to property and liability coverages for owners provided the residence premises is used exclusively for private residential purposes. Residential Property Insurance provides coverage for owners of dwellings, including mobile homes, condominium units and for tenants renting leased property.

Residential Property Insurance includes an intended owner-occupant of a one to four family dwelling in the course of construction, provided the policy is issued only in the name of such individual.

When a two to four family dwelling is occupied by co-owners, each occupying a separate premises, Residential property Insurance designated as a dwelling owner policy product may be issued in the name of only one of the co-owners. The other co-owner(s) shall be designated as Additional Insured(s) in the Declarations of the Policy, in order to cover the interest of the other owner(s) in the building and for premises liability. A separate Renters policy may be issued to the other co-owner occupant(s) named in the Declarations as additional insured(s).

- B. Residential Property Insurance is also available to individuals not otherwise eligible because of incidental office, professional, private school or studio occupancies, provided:
1. The residence premises is occupied principally for private residential purposes; and
  2. There is no other business conducted on the premises other than the incidental business noted above.
- C. Residential Property Insurance shall not be issued covering any property to which any farm property forms, rules or rates apply. In no event shall a policy be issued to cover any property situated on premises used for farming purposes. Optional Section II Personal Liability and Medical Payments to Others Coverages are available for certain farm liability exposures as specified in the Optional Coverages section of this manual.

D. Product Coverages and Differentiation

Residential Property Insurance shall provide coverage for both property and liability insurance, herein referred to as Section I and Section II, respectively. This insurance provides the following coverages:

Section I

Coverage A - Dwelling

Coverage B - Private Structures

Section II

Coverage F - Personal Liability

Coverage C - Personal Property

Loss of Use - Section I Additional Coverage

Coverage G - Medical Payments to Others

Platinum products are designed for the policyholder who wants a greater level of insurance protection than that typically provided under a standard coverage. Such coverage enhancements are inherent within this product as automatically provided without separate additional premium charge.

GrandProtect products are designed for the policyholder that wants a greater level of insurance protection than that provided by Platinum and wants the convenience of packaging all of their personal property and casualty needs into a single account.

When an existing GrandProtect no longer meets the minimum eligibility requirements, it is subject to non-renewal on the next anniversary date.

For Causes of Property Loss, refer to Rule 2 and Coverage 19.

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For Property Loss Settlement, refer to Rule 2 and Coverages 2, 3 and 42. Platinum provides replacement cost loss settlement for satellite dishes, solar panels, outdoor well pumps and outdoor heating and cooling units.

Coverage C - Special Limitations on Certain Property

| Personal Property Sub-limits                            | HO-2 Homeowners,<br>Homeowners, Market Value,<br>Mobile Homeowners,<br>Renters, Condominium and<br>Landlord's Rental | Platinum and<br>GrandProtect Products<br><br>(Includes Homeowners,<br>Renters and Condominium) |
|---|--|--|
| Money (Coverage 7)                                      | \$200  | \$1000   |
| Increased Limits Available                              | Yes  | No   |
| Securities  | \$1500   | \$5000   |
| Manuscripts   | \$1500   | \$5000   |
| Jewelry   | \$1500   | \$5000   |
| Watercraft  | \$1500   | \$1500   |
| Trailers (not used with<br>Watercraft)                  | \$1500   | \$2000   |
| Business Property (Coverage 11)                         | On premises - \$1000   | On premises - \$2500   |
| Increased Limits Available                              | Off premises - \$250<br>Yes  | Off premises - \$500<br>Yes  |
| Computers   | \$5000   | No sub-limit for Personal<br>Use - \$5000 Business Use   |
| Firearms  | \$2500   | \$5000   |
| Silverware (Coverage 8)                                 | \$2500   | \$10,000   |
| Increased Limits Available                              | Yes  | No   |
| Coin, Currency and Stamp<br>Collections                 | \$1500   | \$5000   |
| Memorabilia (Coverage 41)                               | \$5000   | \$10,000   |
| Increased Limits Available                              | Yes  | Yes  |
| Tools (Coverage 40)                                     | \$5000   | GrandProtect - no sub-<br>limit  |
| Increased Limits Available                              | Yes  | Platinum - \$10,000<br>Yes   |
| Electronic Apparatus in Motor<br>Vehicle (dual powered) | \$1000   | No sub-limit   |
| Compact Discs in Motor Vehicle                          | \$1000   | \$1000   |

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Section I - Additional Coverages

| Additional Coverages  | HO-2 Homeowners,<br>Homeowners, Market Value,<br>Mobile Homeowners,<br>Renters, Condominium and<br>Landlord's Rental | Platinum and<br>GrandProtect Products<br><br>(Includes Homeowners,<br>Renters and Condominium)   |
|---|--|--|
| Loss of Use<br>Additional Living Expense or<br>Fair Rental Value and Loss<br>of Rental Income | Refer to Rule 2  | Refer to Rule 2  |
| Increased Limits Available  | Yes  | Yes for Platinum   |
| Prohibited Use  | Up to 14 Days  | Up to 45 Days  |
| Debris Removal  | 10%  | 10%  |
| Reasonable Repairs  | Yes  | Yes  |
| Fire Department Charges   | \$750  | \$1000   |
| Emergency Removal of Property   | 30 days  | 30 days  |
| Emergency Living Expense  | \$500  | \$500  |
| Refrigerated Contents   | \$1000   | \$1500   |
| Identity Theft and Credit<br>Protection (Cov. 9)  | \$1000   | \$10,000   |
| Increased Limits Available  | Yes  | No   |
| Data and Records  | \$1500 for personal<br>None for business   | \$2500   |
| Lock Replacement  | Yes  | Yes  |
| Reward Coverage   | \$5000   | \$5000   |
| Trees, Shrubs and Plants<br>(Coverage 12)   | \$500 per item/<br>5% aggregate  | \$500 per item/<br>5% aggregate  |
| Increased Limits Available  | Yes  | Yes  |
| Loss Assessment (Coverage 6)  | \$1000   | \$10,000   |
| Increased Limits Available  | Yes  | Yes  |
| Land  | \$10,000   | \$10,000   |
| Volcanic Action   | Yes  | Yes  |
| Collapse  | Yes  | Yes  |
| Inflation Protection  | Yes  | Yes  |
| Landlord's Furnishings  | \$2500   | \$2500   |
| Fungus and Mold Remediation   | \$5000   | \$5000   |
| Backup of Sewer, Drain and Sump<br>Pump (Coverage 13)   | Optional   | \$10,000<br>Increased Limits Available   |
| Newly Acquired Watercraft   | N/A  | With GrandProtect  |
| Identity Fraud  | N/A  | With GrandProtect  |
| Ordinance or Law (Coverage 15)  | Optional   | GrandProtect - Blank<br>Property Limit<br>Platinum - 50% of Cov. A<br>Increased Limits Available |

Section II - Additional Coverages

| Additional Coverages          | HO-2 Homeowners,<br>Homeowners, Market Value,<br>Mobile Homeowners,<br>Renters, Condominium and<br>Landlord's Rental | Platinum and GrandProtect<br>Products<br><br>(Includes Homeowners,<br>Renters and Condominium) |
|-------------------------------|--|--|
| Damage of Property of Others  | \$500  | \$1500   |
| Claim Expenses                | Yes, including \$200 for<br>lost wages   | Yes, including \$250 for<br>lost wages   |
| First Aid Expenses            | Yes  | Yes  |
| Borrowed or Rented Watercraft | N/A  | With GrandProtect  |
| Personal Injury (Coverage 25) | Optional   | Included   |

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**RULE 2 - PRODUCTS AND LIMITS**

**A. DWELLING OWNERS\***

| Coverages              | HO-2 Homeowners                    | Homeowners               | Platinum Homeowners       | Market Value             |
|------------------------|------------------------------------|--------------------------|---------------------------|--------------------------|
| Broad Named Perils     | Included                           | N/A                      | N/A                       | Available                |
| Special Perils         | N/A                                | Included                 | N/A                       | Included                 |
| Comprehensive Perils   | N/A                                | Available                | Included                  | N/A                      |
| Coverage A Limit       | -----Selected by Insured-----      |                          |                           |                          |
| Loss Settlement        | Rep Cost                           | Rep Cost                 | Rep Cost                  | Functional Rep Cost      |
| Coverage A Plus        | Available                          | Available                | Available                 | N/A                      |
| Extended Limits        | Available                          | Available                | Available                 | N/A                      |
| Coverage B Limit       | 10% of Cov A                       | 10% of Cov A             | 20% of Cov A              | 10% of Cov A             |
| Coverage C Limit       |                                    |                          |                           |                          |
| 1 or 2 family dwelling | 50% of Cov A<br>RCC 70%            | 50% of Cov A<br>RCC 70%  | 75% of Cov A<br>RCC Incl. | 50% of Cov A<br>RCC 70%  |
| 3 family dwelling      | 25% of Cov A<br>RCC 45%            | 25% of Cov A<br>RCC 45%  | N/A                       | 25% of Cov A<br>RCC 45%  |
| 4 family dwelling      | 20% of Cov A<br>RCC 40%            | 20 % of Cov A<br>RCC 40% | N/A                       | 20 % of Cov A<br>RCC 40% |
| Loss Settlement        | ACV with RCC available             | ACV with RCC available   | RCC included              | ACV with RCC available   |
| Loss of Use Limit      | 25% of Cov A                       | 25% of Cov A             | 30% of Cov A              | 25% of Cov A             |
| Coverage F Limit       | -----\$100,000 per occurrence----- |                          |                           |                          |
| Coverage G Limit       | -----\$1,000 per person-----       |                          |                           |                          |

**HO-2 HOMEOWNERS AND HOMEOWNERS**

- Owner occupants of one to four family dwellings

**PLATINUM HOMEOWNERS**

- Owner occupants of one family dwellings
- Comprehensive Perils
- Dwelling, Private Structures and Personal Property = Replacement Cost
- Satellite dishes, solar panels, outdoor well pumps and outdoor heating and cooling units = Replacement Cost
- Personal Property sum-limits improved beyond Base policy

**MARKET VALUE**

- Owner occupants of one to four family dwellings
- Dwelling and Private Structures = Functional Replacement Cost  
(Commonly used construction materials and methods where functionally equivalent to and less costly than antique, custom or obsolete construction materials and methods)



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**B. RENTERS AND CONDOMINIUM OWNERS\***

| Coverages            | Renters                            | Platinum Renters | Condominium             | Platinum Condominium |
|----------------------|------------------------------------|------------------|-------------------------|----------------------|
| Special Perils       | Included                           | N/A              | Included                | N/A                  |
| Comprehensive Perils | Available                          | Included         | Available               | Included             |
| Coverage A Limit     | 10% of Cov C                       | 10 % of Cov C    | 20% of Cov C            | 20% of Cov C         |
| Coverage B Limit     | -----5% of Coverage C-----         |                  |                         |                      |
| Coverage C Limit     | -----Selected by Insured-----      |                  |                         |                      |
| Loss Settlement      | ACV<br>RCC available               | RCC included     | ACV<br>RCC<br>available | RCC included         |
| Loss of Use Limit    | 25% of Cov C                       | 50% of Cov C     | 50% of Cov C            | 60% of Cov C         |
| Coverage F Limit     | -----\$100,000 per occurrence----- |                  |                         |                      |
| Coverage G Limit     | -----\$1,000 per person-----       |                  |                         |                      |

**RENTERS**

- Owner occupants of leased property (no limit on number of units per building)

**CONDOMINIUM**

- Owner occupants of one family condominium units (no limit on number of units per building)

**PLATINUM RENTERS**

- Owner occupants of leased property (no limit on number of units per building)
- Comprehensive Perils
- Personal Property sub-limits improved beyond Base Policy

**PLATINUM CONDOMINIUM**

- Owner occupants of one family condominium units (no limit on number of units per building)
- Comprehensive Perils
- Personal Property sub-limits improved beyond Base Policy

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**C. LANDLORD'S RENTAL\***

| Coverages             | HO-2 Landlord's Rental Dwelling    | Landlord's Rental Dwelling | Landlord's Rental Condominium |
|-----------------------|------------------------------------|----------------------------|-------------------------------|
| Perils                | Broad Named Perils                 | Special                    | Special                       |
| Coverage A Limit      | -----Selected by Insured-----      |                            | 20% of C                      |
| Loss Settlement       | RC                                 | RC                         | RC                            |
| Coverage A Plus       | Available                          | Available                  | N/A                           |
| Extended Limits       | Available                          | Available                  | N/A                           |
| Coverage B Limit      | 10% of A                           | 10% of A                   | 5% of C                       |
| Coverage C Limit      | 5% of A, RCC 25%                   | 5% of A, RCC 25%           | Sel. By Insured               |
| Loss Settlement       | ACV with RCC available             | ACV with RCC available     | ACV with RCC available        |
| Loss of Rental Income | 25% of A                           | 25% of A                   | 50% of C                      |
| Coverage F Limit      | -----\$100,000 per occurrence----- |                            |                               |
| Coverage G Limit      | -----\$1,000 per person-----       |                            |                               |

**LANDLORD'S RENTAL DWELLING**

- Owner(s) of one to four family residential property rented to others (the owner does not occupy any portion of the insured dwelling)
- Property may be owned by sole proprietor, partnership, joint venture or corporation.
- Homeowners and HO-2 Homeowners products may be written with the Landlord's Rental Dwelling Endorsement.
- Section I and II Coverages provided automatically
- Personal Property - restricted to the residence premises
- Theft peril is replaced with Burglary peril.
- Personal Liability and Medical Payments to Others - restricted to the residence premises

**LANDLORD'S RENTAL CONDOMINIUM**

- Owner(s) of one family condominium unit rented to others (no limit on number of units per building)
- Property may be owned by sole proprietor, partnership, joint venture or corporation.
- The Condominium product may be written with the Landlord's Rental Dwelling Endorsement.
- Section I and II Coverages provided automatically
- Personal Property - restricted to the residence premises
- Theft peril is replaced with Burglary peril.
- Personal Liability and Medical Payments to Others - restricted to the residence premises

**D. MOBILE HOME\***

| Coverages         | HO-2 Mobile Home                   | Mobile Home           |
|-------------------|------------------------------------|-----------------------|
| Perils            | Broad Named                        | Special               |
| Coverage A Limit  | -----Selected by Insured-----      |                       |
| Loss Settlement   | ACV with RC Available              | ACV with RC Available |
| Coverage A Plus   | N/A                                | N/A                   |
| Extended Limits   | N/A                                | N/A                   |
| Coverage B Limit  | 10% of Cov A                       | 10% of Cov A          |
| Coverage C Limit  | 50%<br>RCC 70%                     | 50%<br>RCC 70%        |
| Loss Settlement   | ACV with RC Available              | ACV with RC Available |
| Loss of Use Limit | 25% of Cov A                       | 25% of Cov A          |
| Coverage F Limit  | -----\$100,000 per occurrence----- |                       |
| Coverage G Limit  | -----\$1,000 per person-----       |                       |

**MOBILE HOME**

- More additional coverage for Tie Down Equipment and Newly Acquired Mobile Home

\* Note: RC = Replacement Cost  
RCC = Replacement Cost on Contents  
ACV = Actual Cash Value

**E. GrandProtect**

GrandProtect provides a single package approach for all of the customer's personal property and casualty insurance protection. All coverages within the GrandProtect package must be from GrandProtect products.

| Coverages                                      | GrandProtect  |                     |                                   |               |                        |                               |
|--|---|---------------------|-----------------------------------|---------------|------------------------|-------------------------------|
|  | Homeowners  | Landlord's Dwelling | Renters                           | Condominium   | Landlord's Condominium | Mobile Home                   |
| Perils   | Comprehensive                                       | Special             | Comprehensive                     | Comprehensive | Special                | Special                       |
| Blanket Property Limit                         | Sum of Coverage A + Coverage B + Coverage C amounts |                     |                                   |               |                        |                               |
| Loss Settlement                                | Replacement   |                     |                                   |               |                        |                               |
| Coverage A Plus                                | Included  | Included            | N/A                               | N/A           | N/A                    | N/A                           |
| Cov A Amount                                   | Replacement Value of the Dwelling                   |                     | 10% of C                          | 20% of C      | 20% of C               | Replacement Value of the Home |
| Cov B Amount                                   | 25% of A  | 20% of A            | 10% of C                          | 10% of C      | 5% of C                | 10% of A                      |
| Cov C Amount                                   | 75% of A  | 25% of A            | Replacement Value of the Contents |               |                        | 70% of A                      |
| Additional Living Expense or Fair rental Value | Actual Loss Sustained up to two years               |                     |                                   |               |                        |                               |
| Loss of Rental Income                          | Actual Loss Sustained up to twelve months           |                     |                                   |               |                        |                               |
| Cov F Limit                                    | \$100,000 per occurrence                            |                     |                                   |               |                        |                               |
| Cov G Limit                                    | \$1,000 per person                                  |                     |                                   |               |                        |                               |

**GrandProtect Homeowners**

- Owner occupied primary or secondary residence for the insured
- Dwelling, Private Structures and Personal Property = Blanket Property Limit
- Dwelling = Coverage A Plus Loss Settlement
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Comprehensive Perils
- Personal Property sub-limits improved beyond Platinum Policy

**GrandProtect Landlord's Dwelling**

- May be added to an existing GrandProtect Package as an additional residential property of the insured
- Dwelling, Private Structures and Personal Property = Blanket Property Limit
- Dwelling = Coverage A Plus Loss Settlement
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Special Perils

**GrandProtect Renters**

- Primary or secondary residence occupied by the insured
- Dwelling (Alterations and Improvements), Private Structures and Personal Property = Replacement Cost
- Comprehensive Perils
- Personal Property sub-limits improved beyond Platinum Policy

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GrandProtect Condominium

- Owner occupied primary or secondary residence for the insured
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Comprehensive Perils
- Personal Property sub-limits improved beyond Platinum Policy

GrandProtect Landlord's Condominium

- May be added to an existing GrandProtect Package as an additional residential property of the insured
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Special Perils

GrandProtect Mobile Homeowners

- May be added to an existing GrandProtect Package as an additional residential property of the insured
- Private Structures and Personal Property = Replacement Cost
- All categories of real property improvements, including fences = Replacement Cost
- Special Perils

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**RULE 3 - RATES AND PREMIUMS**

- A. All rates and premiums shown in this manual are on an annual basis. Premiums for amounts of insurance not shown in the Rates section shall be obtained by interpolation.
- B. All premiums shown on the policy and endorsements shall be rounded to the nearest whole dollar. A premium of fifty cents (\$.50) or more shall be rounded to the next higher whole dollar, and this procedure shall apply to all interim adjustments, including changes or cancellation at the request of the insured.

**RULE 4 - PREMIUM DETERMINATION**

Refer to the State Rate Pages to determine the basic premiums for the various policy forms. Rating steps are included at the front of each section. For discounts, surcharges and optional coverages, refer to the Optional Coverages section.

**RULE 5 - POLICY RECORD**

The Policy shall be written for a period of one year or the period indicated by the effective and expiration dates on the Declarations, and may be renewed, subject to payment of the appropriate premium.

Policies may be written for terms less than 12 months if necessary to secure a common policy renewal date with other coverages or lines of insurance, or when a policy is statutorily required to expire on a fixed date. Charge the appropriate pro-rata percentage of the premium for the term of coverage provided.

**RULE 6 - CHANGES**

- A. Changes that affect the coverage or limits provided by the policy (e.g. coverages added, limits increased, etc.) shall be computed pro rata.
- B. Any change which results in premium adjustment of less than \$2.00 shall be waived, except that on return premiums the actual amount shall be refunded upon request.
- C. If there is a change in the GeoProtect Level which affects the premium applicable to the described dwelling, such change shall be reflected on the next anniversary date of the policy.
- D. When coverage is revised on a homeowners policy during its first term, the policy will be rated with those rates used when the policy was first issued. For renewal policies, the rates in effect on the effective date of the renewal will apply.
- E. Any statewide rate level change that has been approved since the policy was issued or renewed will not affect that policy until the policy's next renewal date.



**RULE 7 - CANCELLATION**

- A. The Company will not cancel any policy except in accordance with the policy conditions.
- B. Premium adjustment resulting from cancellation by the Company, or at the request of the insured of the policy or a form of coverage shall be computed pro rata.
- C. If cancellation of the policy results in a return premium of less than \$2.00, it shall be waived, except that the actual amount shall be refunded on request.

**RULE 8 - TRANSFER OR ASSIGNMENT**

A policy may not be endorsed without the permission of the company to effect:

- a. transfer to another location, or
- b. assignment from one insured to another in the event of transfer of title of the dwelling.

**RULE 9 - PREMIUM CAPPING**

**A. Renewal Premium Capping**

Policy renewal premium changes shall be capped at plus or minus 30% based on the application of a Rate Cap Factor.

The capped renewal premium shall be calculated as follows:

The expiring full-term premium is compared to the uncapped new full-term premium, and if the amount of premium increase/decrease is greater than the rate cap percent listed above, the Rate Cap Factor will be calculated by multiplying the expiring full-term premium by one plus/minus the rate cap percent, dividing by the uncapped new full-term premium and rounding to three decimal places. When the expiring full-term premium is a capped premium, the comparison done above is to the capped premium.

The premium associated with a surcharge for experience modification or a policy tier adjustment shall not be included in the premiums used to calculate the Rate Cap Factor. State fees (if applicable) are also not included in the calculation.

The Rate Cap Factor shall apply to the policy premium for the entire policy term, and shall not be recalculated for midterm adjustments to the policy. The Rate Cap Factor will apply to the premium for all coverages on the policy.

**B. Agent Book Transfer Premium Capping**

The Agent Book Transfer Premium Capping program is used in conjunction with writing blocks of business from a non-Metropolitan company into a Metropolitan rating program. The purpose of this capping program is to reduce the policyholder premium disruption that could result from the transfer of a large agent book of business to Metropolitan.

**1. The capped premium shall be determined as follows:**

For annual policies, at conversion to new business with Metropolitan, the policyholder's prior carrier rate shall apply, which equates to a 0% premium change, and then premium may increase or decrease by no more than 7% at each of the next four renewals.

After the specified number of renewals, the statewide general renewal premium cap will apply.

**2. The capped premium shall be calculated as follows:**

The expiring full-term premium of the policyholder's former company is compared to the uncapped new full-term Metropolitan premium, and if the amount of premium increase/decrease is greater than the rate cap percent listed above, the Rate Cap Factor will be calculated by multiplying the expiring full-term premium by one plus/minus the rate cap percent, dividing by the uncapped new full-term premium and rounding to three decimal places. If at subsequent renewals, the expiring full-term premium is a capped premium, the comparison described above is to the prior term capped premium.

The Rate Cap Factor shall apply to the policy premium for the entire policy term, and shall not be recalculated for midterm adjustments to the policy. The Rate Cap Factor will apply to the premium for all coverages on the policy.

If the policyholder had a chargeable loss in their immediate previous policy term, the policy is not eligible for premium capping as a new business policy with Metropolitan.

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**DISCOUNTS AND SURCHARGES**

**DEDUCTIBLES**

The policy contains a loss deductible clause under Section I of the policy. The deductible applies to losses covered under Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property.

**OWNERS FORMS**

The basic deductible is 1% of the value of the dwelling (Coverage A). Other deductible options are available. Apply the adjustments to the basic 1% deductible premium.

The deductible amounts for the percentage deductibles are determined by applying the selected percentage to the policy Coverage A limit. The selected policy deductible amount cannot exceed the selected Wind/Hail deductible amount.

**BASE DEDUCTIBLE: 1%**

| Coverage Amount |   |         | Deductible Amount |       |         |         |         |          |      |      |
|-----------------|---|---------|-------------------|-------|---------|---------|---------|----------|------|------|
|                 |   |         | \$250             | \$500 | \$1,000 | \$2,500 | \$5,000 | \$10,000 | 2%   | 5%   |
| 0               | - | 49,999  | 1.12              | 1.00  | 0.87    | 0.74    | 0.59    | 0.41     | 0.74 | 0.57 |
| 50,000          | - | 59,999  | 1.14              | 1.02  | 0.89    | 0.76    | 0.61    | 0.42     | 0.73 | 0.56 |
| 60,000          | - | 69,999  | 1.18              | 1.06  | 0.93    | 0.79    | 0.63    | 0.44     | 0.72 | 0.55 |
| 70,000          | - | 79,999  | 1.20              | 1.09  | 0.96    | 0.82    | 0.65    | 0.46     | 0.71 | 0.55 |
| 80,000          | - | 89,999  | 1.23              | 1.12  | 0.99    | 0.84    | 0.67    | 0.47     | 0.71 | 0.55 |
| 90,000          | - | 99,999  | 1.25              | 1.14  | 1.00    | 0.85    | 0.68    | 0.48     | 0.71 | 0.55 |
| 100,000         | - | 109,999 | 1.27              | 1.17  | 1.00    | 0.85    | 0.68    | 0.48     | 0.71 | 0.55 |
| 110,000         | - | 119,999 | 1.29              | 1.19  | 1.04    | 0.88    | 0.71    | 0.50     | 0.71 | 0.55 |
| 120,000         | - | 129,999 | 1.30              | 1.20  | 1.06    | 0.90    | 0.72    | 0.50     | 0.71 | 0.55 |
| 130,000         | - | 139,999 | 1.32              | 1.23  | 1.08    | 0.92    | 0.73    | 0.51     | 0.71 | 0.55 |
| 140,000         | - | 149,999 | 1.33              | 1.24  | 1.10    | 0.94    | 0.75    | 0.52     | 0.71 | 0.55 |
| 150,000         | - | 159,999 | 1.34              | 1.25  | 1.12    | 0.95    | 0.76    | 0.53     | 0.71 | 0.55 |
| 160,000         | - | 169,999 | 1.35              | 1.26  | 1.13    | 0.96    | 0.77    | 0.54     | 0.71 | 0.55 |
| 170,000         | - | 179,999 | 1.36              | 1.27  | 1.14    | 0.97    | 0.78    | 0.54     | 0.71 | 0.55 |
| 180,000         | - | 199,999 | 1.38              | 1.29  | 1.16    | 0.98    | 0.78    | 0.55     | 0.71 | 0.55 |
| 200,000         | - | 219,999 | 1.41              | 1.32  | 1.19    | 0.99    | 0.79    | 0.55     | 0.71 | 0.55 |
| 220,000         | - | 239,999 | 1.43              | 1.35  | 1.22    | 1.00    | 0.80    | 0.56     | 0.71 | 0.55 |
| 240,000         | - | 259,999 | 1.45              | 1.37  | 1.24    | 1.05    | 0.84    | 0.59     | 0.71 | 0.55 |
| 260,000         | - | 279,999 | 1.47              | 1.39  | 1.26    | 1.07    | 0.86    | 0.60     | 0.71 | 0.55 |
| 280,000         | - | 299,999 | 1.49              | 1.40  | 1.28    | 1.08    | 0.87    | 0.61     | 0.70 | 0.55 |
| 300,000         | - | 349,999 | 1.52              | 1.43  | 1.31    | 1.11    | 0.89    | 0.62     | 0.70 | 0.55 |
| 350,000         | - | 399,999 | 1.57              | 1.47  | 1.35    | 1.15    | 0.92    | 0.64     | 0.70 | 0.55 |
| 400,000         | - | 499,999 | 1.64              | 1.54  | 1.41    | 1.20    | 1.00    | 0.70     | 0.68 | 0.53 |
| 500,000         | - | 599,999 | 1.71              | 1.59  | 1.46    | 1.24    | 1.00    | 0.70     | 0.67 | 0.52 |
| 600,000         | - | 699,999 | 1.75              | 1.62  | 1.49    | 1.27    | 1.01    | 0.71     | 0.66 | 0.51 |
| 700,000         | - | 799,999 | 1.79              | 1.65  | 1.52    | 1.29    | 1.03    | 0.72     | 0.65 | 0.50 |
| 800,000         | - | 899,999 | 1.79              | 1.65  | 1.52    | 1.29    | 1.03    | 0.72     | 0.65 | 0.50 |
| 900,000         | - | 999,999 | 1.79              | 1.65  | 1.52    | 1.29    | 1.03    | 1.00     | 0.65 | 0.50 |
| 1,000,000       | + |         | 1.79              | 1.65  | 1.52    | 1.29    | 1.03    | 1.00     | 0.65 | 0.50 |

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**SPLIT PERIL DEDUCTIBLES**

(Not available for Renters or Condominium products)

Except for Renters and Condominium forms, split peril deductibles are also available. In the event that a loss results from windstorm or hail, excluding any loss caused by hurricane, the selected percentage Wind and Hail deductible will apply. The selected Wind and Hail deductible amount must be greater than or equal to the selected policy deductible amount.

| Coverage Amount |   |         | Deductible Amount         |       |         |         |         |          |
|-----------------|---|---------|---------------------------|-------|---------|---------|---------|----------|
|                 |   |         | Includes 1% Wind and Hail |       |         |         |         |          |
|                 |   |         | \$250                     | \$500 | \$1,000 | \$2,500 | \$5,000 | \$10,000 |
| 0               | - | 49,999  | 1.07                      | -     | -       | -       | -       | -        |
| 50,000          | - | 59,999  | 1.08                      | 1.01  | -       | -       | -       | -        |
| 60,000          | - | 69,999  | 1.10                      | 1.03  | -       | -       | -       | -        |
| 70,000          | - | 79,999  | 1.12                      | 1.05  | -       | -       | -       | -        |
| 80,000          | - | 89,999  | 1.13                      | 1.07  | -       | -       | -       | -        |
| 90,000          | - | 99,999  | 1.14                      | 1.08  | 1.00    | -       | -       | -        |
| 100,000         | - | 109,999 | 1.16                      | 1.10  | 1.01    | -       | -       | -        |
| 110,000         | - | 119,999 | 1.17                      | 1.11  | 1.02    | -       | -       | -        |
| 120,000         | - | 129,999 | 1.17                      | 1.12  | 1.03    | -       | -       | -        |
| 130,000         | - | 139,999 | 1.19                      | 1.13  | 1.05    | -       | -       | -        |
| 140,000         | - | 149,999 | 1.20                      | 1.14  | 1.06    | -       | -       | -        |
| 150,000         | - | 159,999 | 1.20                      | 1.14  | 1.06    | -       | -       | -        |
| 160,000         | - | 169,999 | 1.21                      | 1.15  | 1.07    | -       | -       | -        |
| 170,000         | - | 179,999 | 1.21                      | 1.16  | 1.08    | -       | -       | -        |
| 180,000         | - | 199,999 | 1.22                      | 1.17  | 1.09    | -       | -       | -        |
| 200,000         | - | 219,999 | 1.24                      | 1.19  | 1.11    | -       | -       | -        |
| 220,000         | - | 239,999 | 1.25                      | 1.20  | 1.12    | 1.00    | -       | -        |
| 240,000         | - | 259,999 | 1.26                      | 1.21  | 1.14    | 1.01    | -       | -        |
| 260,000         | - | 279,999 | 1.27                      | 1.22  | 1.15    | 1.02    | -       | -        |
| 280,000         | - | 299,999 | 1.28                      | 1.23  | 1.16    | 1.03    | -       | -        |
| 300,000         | - | 349,999 | 1.30                      | 1.25  | 1.18    | 1.04    | -       | -        |
| 350,000         | - | 399,999 | 1.32                      | 1.27  | 1.20    | 1.05    | -       | -        |
| 400,000         | - | 499,999 | 1.36                      | 1.31  | 1.24    | 1.06    | 1.00    | 0.70     |
| 500,000         | - | 599,999 | 1.39                      | 1.35  | 1.27    | 1.07    | 1.01    | 0.71     |
| 600,000         | - | 699,999 | 1.42                      | 1.36  | 1.28    | 1.09    | 1.02    | 0.71     |
| 700,000         | - | 799,999 | 1.44                      | 1.38  | 1.30    | 1.11    | 1.03    | 0.72     |
| 800,000         | - | 899,999 | 1.44                      | 1.38  | 1.30    | 1.11    | 1.03    | 0.72     |
| 900,000         | - | 999,999 | 1.44                      | 1.38  | 1.30    | 1.11    | 1.03    | 1.00     |
| 1,000,000       | + |         | 1.44                      | 1.38  | 1.30    | 1.11    | 1.03    | 1.00     |

| Coverage Amount |   |         | Deductible Amount         |       |         |         |         |          |      |
|-----------------|---|---------|---------------------------|-------|---------|---------|---------|----------|------|
|                 |   |         | Includes 2% Wind and Hail |       |         |         |         |          |      |
|                 |   |         | \$250                     | \$500 | \$1,000 | \$2,500 | \$5,000 | \$10,000 | 1%   |
| 0               | - | 49,999  | 0.88                      | 0.82  | -       | -       | -       | -        | 0.82 |
| 50,000          | - | 59,999  | 0.89                      | 0.83  | 0.71    | -       | -       | -        | 0.82 |
| 60,000          | - | 69,999  | 0.90                      | 0.84  | 0.72    | -       | -       | -        | 0.81 |
| 70,000          | - | 79,999  | 0.92                      | 0.85  | 0.74    | -       | -       | -        | 0.81 |
| 80,000          | - | 89,999  | 0.92                      | 0.87  | 0.76    | -       | -       | -        | 0.81 |
| 90,000          | - | 99,999  | 0.93                      | 0.88  | 0.81    | -       | -       | -        | 0.81 |
| 100,000         | - | 109,999 | 0.95                      | 0.90  | 0.82    | -       | -       | -        | 0.81 |
| 110,000         | - | 119,999 | 0.96                      | 0.91  | 0.83    | -       | -       | -        | 0.81 |
| 120,000         | - | 129,999 | 0.96                      | 0.92  | 0.84    | -       | -       | -        | 0.81 |
| 130,000         | - | 139,999 | 0.98                      | 0.92  | 0.85    | 0.71    | -       | -        | 0.81 |
| 140,000         | - | 149,999 | 0.99                      | 0.93  | 0.86    | 0.72    | -       | -        | 0.81 |
| 150,000         | - | 159,999 | 0.99                      | 0.93  | 0.86    | 0.72    | -       | -        | 0.81 |
| 160,000         | - | 169,999 | 0.99                      | 0.94  | 0.87    | 0.73    | -       | -        | 0.81 |
| 170,000         | - | 179,999 | 0.99                      | 0.95  | 0.88    | 0.74    | -       | -        | 0.81 |
| 180,000         | - | 199,999 | 1.00                      | 0.96  | 0.89    | 0.75    | -       | -        | 0.81 |
| 200,000         | - | 219,999 | 1.02                      | 0.98  | 0.91    | 0.76    | -       | -        | 0.81 |
| 220,000         | - | 239,999 | 1.03                      | 0.99  | 0.92    | 0.81    | -       | -        | 0.81 |
| 240,000         | - | 259,999 | 1.04                      | 0.99  | 0.93    | 0.82    | -       | -        | 0.81 |
| 260,000         | - | 279,999 | 1.05                      | 1.00  | 0.94    | 0.83    | 0.72    | -        | 0.81 |
| 280,000         | - | 299,999 | 1.06                      | 1.01  | 0.95    | 0.84    | 0.75    | -        | 0.81 |
| 300,000         | - | 349,999 | 1.06                      | 1.02  | 0.96    | 0.84    | 0.77    | -        | 0.80 |
| 350,000         | - | 399,999 | 1.08                      | 1.04  | 0.98    | 0.84    | 0.78    | -        | 0.80 |
| 400,000         | - | 499,999 | 1.11                      | 1.07  | 1.00    | 0.84    | 0.79    | -        | 0.79 |
| 500,000         | - | 599,999 | 1.14                      | 1.10  | 1.03    | 0.85    | 0.80    | 0.54     | 0.79 |
| 600,000         | - | 699,999 | 1.15                      | 1.11  | 1.04    | 0.87    | 0.80    | 0.54     | 0.78 |
| 700,000         | - | 799,999 | 1.17                      | 1.12  | 1.05    | 0.88    | 0.81    | 0.54     | 0.78 |
| 800,000         | - | 899,999 | 1.17                      | 1.12  | 1.05    | 0.89    | 0.81    | 0.54     | 0.78 |
| 900,000         | - | 999,999 | 1.17                      | 1.12  | 1.05    | 0.89    | 0.81    | 0.54     | 0.78 |
| 1,000,000       | + |         | 1.17                      | 1.12  | 1.05    | 0.89    | 0.81    | 0.54     | 0.78 |

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| Coverage Amount |   |         | Deductible Amount         |       |         |         |         |          |      |      |
|-----------------|---|---------|---------------------------|-------|---------|---------|---------|----------|------|------|
|                 |   |         | Includes 5% Wind and Hail |       |         |         |         |          |      |      |
|                 |   |         | \$250                     | \$500 | \$1,000 | \$2,500 | \$5,000 | \$10,000 | 1%   | 2%   |
| 0               | - | 49,999  | 0.81                      | 0.75  | 0.63    | -       | -       | -        | 0.75 | 0.67 |
| 50,000          | - | 59,999  | 0.82                      | 0.76  | 0.64    | 0.53    | -       | -        | 0.75 | 0.66 |
| 60,000          | - | 69,999  | 0.83                      | 0.77  | 0.65    | 0.54    | -       | -        | 0.74 | 0.65 |
| 70,000          | - | 79,999  | 0.84                      | 0.78  | 0.67    | 0.55    | -       | -        | 0.74 | 0.64 |
| 80,000          | - | 89,999  | 0.85                      | 0.80  | 0.69    | 0.56    | -       | -        | 0.74 | 0.64 |
| 90,000          | - | 99,999  | 0.86                      | 0.81  | 0.74    | 0.61    | -       | -        | 0.74 | 0.64 |
| 100,000         | - | 109,999 | 0.88                      | 0.83  | 0.75    | 0.62    | 0.47    | -        | 0.74 | 0.64 |
| 110,000         | - | 119,999 | 0.89                      | 0.84  | 0.76    | 0.62    | 0.48    | -        | 0.74 | 0.64 |
| 120,000         | - | 129,999 | 0.89                      | 0.84  | 0.77    | 0.63    | 0.49    | -        | 0.74 | 0.64 |
| 130,000         | - | 139,999 | 0.91                      | 0.85  | 0.78    | 0.64    | 0.51    | -        | 0.74 | 0.64 |
| 140,000         | - | 149,999 | 0.92                      | 0.86  | 0.79    | 0.65    | 0.52    | -        | 0.74 | 0.64 |
| 150,000         | - | 159,999 | 0.92                      | 0.86  | 0.79    | 0.65    | 0.53    | -        | 0.74 | 0.64 |
| 160,000         | - | 169,999 | 0.92                      | 0.87  | 0.80    | 0.66    | 0.55    | -        | 0.74 | 0.64 |
| 170,000         | - | 179,999 | 0.92                      | 0.88  | 0.81    | 0.67    | 0.55    | -        | 0.74 | 0.64 |
| 180,000         | - | 199,999 | 0.93                      | 0.89  | 0.82    | 0.68    | 0.57    | -        | 0.74 | 0.64 |
| 200,000         | - | 219,999 | 0.95                      | 0.91  | 0.84    | 0.69    | 0.59    | 0.37     | 0.74 | 0.64 |
| 220,000         | - | 239,999 | 0.96                      | 0.92  | 0.84    | 0.74    | 0.61    | 0.39     | 0.74 | 0.64 |
| 240,000         | - | 259,999 | 0.97                      | 0.92  | 0.86    | 0.75    | 0.63    | 0.40     | 0.74 | 0.64 |
| 260,000         | - | 279,999 | 0.98                      | 0.93  | 0.87    | 0.76    | 0.65    | 0.41     | 0.74 | 0.64 |
| 280,000         | - | 299,999 | 0.99                      | 0.94  | 0.88    | 0.77    | 0.68    | 0.43     | 0.74 | 0.64 |
| 300,000         | - | 349,999 | 1.00                      | 0.96  | 0.90    | 0.77    | 0.70    | 0.45     | 0.74 | 0.63 |
| 350,000         | - | 399,999 | 1.02                      | 0.98  | 0.92    | 0.78    | 0.72    | 0.46     | 0.74 | 0.63 |
| 400,000         | - | 499,999 | 1.05                      | 1.01  | 0.94    | 0.78    | 0.73    | 0.47     | 0.73 | 0.62 |
| 500,000         | - | 599,999 | 1.07                      | 1.04  | 0.97    | 0.79    | 0.74    | 0.48     | 0.73 | 0.61 |
| 600,000         | - | 699,999 | 1.09                      | 1.05  | 0.98    | 0.81    | 0.74    | 0.48     | 0.72 | 0.60 |
| 700,000         | - | 799,999 | 1.11                      | 1.06  | 0.99    | 0.82    | 0.75    | 0.48     | 0.72 | 0.59 |
| 800,000         | - | 899,999 | 1.11                      | 1.06  | 0.99    | 0.82    | 0.75    | 0.48     | 0.72 | 0.59 |
| 900,000         | - | 999,999 | 1.11                      | 1.06  | 0.99    | 0.82    | 0.75    | 0.48     | 0.72 | 0.59 |
| 1,000,000       | + |         | 1.11                      | 1.06  | 0.99    | 0.82    | 0.75    | 0.48     | 0.72 | 0.59 |

**RENTERS AND CONDOMINIUM FORMS**

The basic deductible is the \$1,000 flat deductible. Other deductible options are available. Apply the adjustments to the \$1,000 deductible premium.

**BASE DEDUCTIBLE: \$1,000**

| Deductible | Factor |
|------------|--------|
| \$250      | 1.34   |
| \$500      | 1.16   |
| \$2,500    | 0.85   |
| \$5,000    | 0.68   |
| \$10,000   | 0.48   |

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**AGE OF DWELLING**

(Not applicable to Renters or Condominium products)

Dwellings are rated based on the dwelling age. To determine the age of the dwelling, subtract the year of construction from the policy effective date year.

The factor to be applied is determined by the following:

| Age of Dwelling | Tiers 1-33 | Tiers 34-99 | Tiers 1-99  |                    |
|-----------------|------------|-------------|-------------|--------------------|
|                 |            |             | Mobile Home | Actual Cash Value* |
| 0               | 0.60       | 0.60        |             | 1.00               |
| 1               | 0.63       | 0.64        |             | 1.00               |
| 2               | 0.65       | 0.69        |             | 1.00               |
| 3               | 0.67       | 0.74        |             | 1.00               |
| 4               | 0.71       | 0.80        |             | 1.00               |
| 5               | 0.74       | 0.85        |             | 1.00               |
| 6               | 0.77       | 0.86        |             | 1.00               |
| 7               | 0.81       | 0.88        |             | 1.00               |
| 8               | 0.85       | 0.90        |             | 1.00               |
| 9               | 0.94       | 0.98        |             | 1.00               |
| 10              | 1.00       | 1.00        |             | 1.00               |
| 11-12           | 1.01       | 1.01        |             | 1.00               |
| 13-14           | 1.02       | 1.02        |             | 1.00               |
| 15-16           | 1.03       | 1.03        |             | 1.00               |
| 17-18           | 1.04       | 1.04        |             | 1.00               |
| 19-20           | 1.05       | 1.05        |             | 1.00               |
| 21-22           | 1.06       | 1.06        |             | 1.00               |
| 23-24           | 1.07       | 1.07        |             | 1.00               |
| 25-26           | 1.10       | 1.10        |             | 1.00               |
| 27-28           | 1.12       | 1.12        |             | 1.00               |
| 29-34           | 1.14       | 1.14        |             | 1.00               |
| 35-44           | 1.14       | 1.14        |             | 1.00               |
| 45-54           | 1.18       | 1.18        |             | 1.00               |
| 55-64           | 1.17       | 1.17        |             | 1.00               |
| 65-74           | 1.16       | 1.16        |             | 1.00               |
| 75+             | 1.16       | 1.16        |             | 1.00               |

\* For Mobile Homes with Mobile Homeowners Replacement Cost Option (Coverage 2), use the appropriate factor from the previous columns.

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**AGE OF INSURED**

(Not applicable to Landlord's products)

A factor is to be applied to the premium based on the age of the primary insured. In the case of more than one primary insured, the insured's age that results in the lowest factor will apply.

| Age Range   | Factor      |                    |
|-------------|-------------|--------------------|
|             | Condominium | All Other Products |
| Up to 54    | 1.00        | 1.00               |
| 55 and Over | 0.98        | 0.90               |



**LOSS EXPERIENCE RATING PLAN**

A. This plan provides for the modification of the basic property premium due to loss history.

B. Definitions

i. Experience Period -

The experience period is the three years immediately preceding the new business effective date of the policy or the 34½ months ending 45 days prior to the renewal date of the policy.

ii. Chargeable Loss -

A loss is chargeable if it occurred during the experience period and resulted in a total payment of an amount equal to or greater than \$250. Open claims that have partial payments equal to or greater than \$250 will be considered chargeable.

Exceptions:

- Natural Cause Losses will not be chargeable.
- A loss shall not be chargeable if the loss occurred at the current residence premises prior to the insured occupying it.
- Appliance-related water claims with proof that they have been properly remediated, inspected and certified by a person knowledgeable and experienced in the remediation of water damage will not be surcharged.

Natural Cause Losses are losses due to the following perils: Lightning, Windstorm, Hail, Earthquake, Landslide or Collapse/Weight of Ice and Snow/Sleet.

iii. Age of "most recent chargeable loss" and of the "oldest chargeable loss" -

The age of the "most recent chargeable loss" and of the "oldest chargeable loss" in the experience period are determined by subtracting the date of loss from the policy effective date.

C. Administration of the Plan

i. The information necessary to determine the experience rating shall be obtained from the Company's records.

ii. Experience Rating

The experience rating factor shall be determined based on the number of chargeable losses and the age of the "most recent chargeable loss" as follows:

| Number of Chargeable Losses | Age of "most recent chargeable loss" (years) |      |      |
|-----------------------------|--|------|------|
|                             | 0  | 1    | 2    |
| 0                           | 1.00   | 1.00 | 1.00 |
| 1                           | 1.00   | 1.00 | 1.00 |
| 2                           | 1.30   | 1.30 | 1.30 |
| 3                           | 2.00   | 2.00 | 2.00 |
| 4 or more                   | 3.00   | 3.00 | 3.00 |

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**MULTI-FAMILY RATING**

(Not applicable to Renters or Condominium products)

The following factors apply to the premium for all Multi-Family Dwellings:

| Number of Families | All Other Products | GrandProtect Products |
|--------------------|--------------------|-----------------------|
| 1                  | 1.00               | 1.00                  |
| 2                  | 1.10               | 1.10                  |
| 3                  | 1.20               | 1.20                  |
| 4                  | 1.30               | 1.30                  |

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**ROOF RATING FACTOR**

(Not applicable to Renters, Condominium or Mobile Homeowners products)

A factor is to be applied to the premium based on the age and type of roofing material on the dwelling. In the event that the age of the roof is not specified on the policy, the rating factor will be determined based on the age of the dwelling.

| Age of Roof | Type of Roofing Material |           |
|-------------|--------------------------|-----------|
|             | Wood                     | All Other |
| All         | 1.25                     | 1.00      |

**ROOF COVERING CREDITS**

A. Residential roof coverings meeting the impact resistance of the Underwriters' Laboratories testing criteria of U.L. Standard 2218 are eligible for the following credits to be applied to the basic homeowners premium:

| Territory                                   | Class 1 |        | Class 2 |        | Class 3 |        | Class 4 |        |
|---|---------|--------|---------|--------|---------|--------|---------|--------|
|   | Credit  | Factor | Credit  | Factor | Credit  | Factor | Credit  | Factor |
| 24  | 1%      | 0.99   | 2%      | 0.98   | 3%      | 0.97   | 11%     | 0.89   |
| 17,18,21-<br>23,25,30-32                    | 2%      | 0.98   | 4%      | 0.96   | 5%      | 0.95   | 14%     | 0.86   |
| 51  | 4%      | 0.96   | 8%      | 0.92   | 12%     | 0.88   | 21%     | 0.79   |
| 19,26,27,29,45-<br>50,55-64,76-<br>78,90-97 | 4%      | 0.96   | 9%      | 0.91   | 13%     | 0.87   | 23%     | 0.77   |
| 33-35,40-44,65                              | 6%      | 0.94   | 12%     | 0.88   | 17%     | 0.83   | 28%     | 0.72   |
| 28,52-54,71,72,<br>74,84,85,87,88           | 7%      | 0.93   | 14%     | 0.86   | 21%     | 0.79   | 33%     | 0.67   |
| 36-39                                       | 9%      | 0.91   | 17%     | 0.83   | 26%     | 0.74   | 39%     | 0.61   |
| 20,67,69,73,81,89                           | 9%      | 0.91   | 17%     | 0.83   | 26%     | 0.74   | 40%     | 0.60   |

The roof covering credit and applicable premium credit applied will be shown on the declarations page of the policy. The above credits reduce the basic premium and are applied before any other adjustments to the basic premium.

Credits apply only on policies insuring a risk that replacement of the existing roof covering on a residence is with a new roof covering(s) meeting U.L. Standard 2218 or is new residential construction which includes the installation of a roof covering meeting U.L. Standard 2218.

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

- B. A certificate of installation, promulgated by TDI, must be provided to the policyholder by the installer of the roof covering. All information on the certificate must be completed and signed by the individual responsible for the installation of the roof covering.
- C. A policyholder must present the certificate of installation to Metropolitan to qualify for the credit. Presentation of a certificate of installation does not preclude Metropolitan from inspecting the dwelling for verification of roof covering installation.
- D. Product Labeling. In order for roof covering credits to be applicable to homeowners insurance, roof coverings meeting U.L. Standard 2218 or any other test standard for impact resistance approved by TDI which are installed on and after January 1, 1999 must meet the following labeling requirements. All individual shingles, tiles, shakes, panels, sheets, etc., of roof coverings must bear the Underwriters' Laboratories label or the label of a testing laboratory approved by TDI indicating the classification of the product name under U.L. Standard 2218 and the manufacturer's name, the year manufactured and the brand name. For roof coverings meeting U.L. Standard 2218 which are installed prior to January 1, 1999, only the package containing the roof covering products is required to be labeled. The package must bear the Underwriters' Laboratories label or the label of a testing laboratory approved by TDI indicating the classification of the product under U.L. Standard 2218 and the manufacturer's name, the year manufactured and the brand name.

**ALTERNATIVE HEATING SOURCE SURCHARGE**

When a freestanding, solid fuel burning unit is located in the residence premises, the premium shall be increased as follows. Solid fuel heat is any heating system that is not electric, gas or fuel oil. This includes, but is not limited to coal, pellets and wood.

| Type of Product | Factor | Minimum Charge |
|-----------------|--------|----------------|
| All             | 1.05   | \$25           |

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**METREWARDS**

A discount will be applied to the premium based on the number of months the insured has maintained a property policy with Metropolitan (all writing companies combined) and the number of months the insured has been claim-free (including months claim-free with a prior carrier).

Note: For purposes of this rule, a claim is any open or closed claim with a positive paid amount.

Exception: For purposes of this rule, (1) Natural Cause Losses; and (2) losses which occurred at the current residence prior to the insured occupying it, will not be considered.

Appliance-related water claims with proof that they have been properly remediated, inspected and certified by a person knowledgeable and experienced in the remediation of water damage will also not be considered.

The percentage discount amount varies as follows:

| Tenure in Months | Number of Claim-Free Months<br>60 or More |
|------------------|---|
| Up to 59         | 5%  |
| 60 or More       | 10%                                       |

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**PROTECTIVE DEVICE DISCOUNTS**

| TYPE   | DISCOUNT |        | REQUIREMENTS   |
|--|----------|--------|--|
|  | PERCENT  | FACTOR |  |
| Fire Alarm<br>(Central Station)*   | 10%      | 0.90   | Central Station Fire Alarm System <u>or</u> , Alarm that notifies Fire Department  |
| Burglar Alarm<br>(Central Station)*  | 10%      | 0.90   | Central Station Burglar Alarm System <u>or</u> , Alarm that notifies Police Department.  |
| Automatic Sprinkler System*  | 10%      | 0.90   | Sprinklers in all areas including bathrooms, attics, closets and attached structures.  |
|  | 5%       | 0.95   | Sprinklers totally or partially omitted in bathrooms, attics, closets and attached structures  |
| Burglar Alarm (Local)*   | 5%       | 0.95   | Local Burglar Alarm System   |
| Combination Devices<br>(Not available with Renters Products, Platinum Homeowners or GrandProtect Homeowners) | 5%       | 0.95   | Smoke Detectors (one per living level) <u>and</u> Dead Bolt Locks (on all exterior doors) <u>and</u> Fire Extinguisher   |
| Controlled Access Community or Building  | 5%       | 0.95   | Insured property is in a residential area for which normal entry and exit is limited to access points which are manned by employed, uniformed security guards or with locked gates at all times; <u>or</u><br><br>Building with 24 hour security guard monitored entrances and exits |

**\* Must be approved and properly maintained.**

Above discounts may be combined subject to a maximum of 20% (25% for combination of Central Station Fire Alarm, Central Station Burglar Alarm, and 10% Automatic Sprinkler Discounts). The Burglar Alarm (Local Alarm) may not be combined with the Burglar Alarm (Central Station).

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**HOME POLICY PLUS**

Home/Auto Discount

A discount will apply to the total policy premium (including all optional coverages) for those insureds with both Home and Private Passenger Automobile Insurance with Metropolitan.

| Policy Form             | Discount |        |
|-------------------------|----------|--------|
|                         | Percent  | Factor |
| Owners                  | 17%      | 0.83   |
| Renters and Condominium | 5%       | 0.95   |



**WINDSTORM AND HAIL COVERAGE**

(Applicable only in Territories 17, 18, 21-32, 97)

The basic premiums in the above territories do not include coverage for Hurricane Windstorm. It is mandatory that one the following coverage options (Hurricane Windstorm Coverage **or** Windstorm and Hail Exclusion) be selected.

**A. Hurricane Windstorm Coverage**

This coverage may be added for an additional charge, subject to the deductibles shown below. The deductible amounts for the percentage deductibles shown below are determined by applying the selected percentage to the policy Coverage A limit for owners forms and to the Coverage C limit for Renters and Condominium forms, subject to a minimum of the policy deductible. The resulting deductible amount is applied to the cumulative losses caused by hurricane under Section I coverages.

|                  |                          | Hurricane Windstorm Coverage Surcharge Factor |      |      |      |
|------------------|--------------------------|---|------|------|------|
|                  |                          | Deductible                                    |      |      |      |
| Territory        | Products                 | Policy Deductible                             | 1%   | 2%   | 5%   |
| 17, 21-24, 30-32 | Owners                   | 0.40  | 0.35 | 0.25 | 0.20 |
|                  | Renters and Condominiums | 0.07  | 0.06 | 0.05 | 0.04 |
| 18, 25           | Owners                   | 0.35  | 0.30 | 0.20 | 0.15 |
|                  | Renters and Condominiums | 0.04  | 0.03 | 0.02 | 0.01 |
| 26-29, 97        | Owners                   | 0.30  | 0.25 | 0.15 | 0.05 |
|                  | Renters and Condominiums | 0.01  | 0.00 | N/A  | N/A  |

The Hurricane Coverage Surcharge Factor applies to the premium for the appropriate policy deductible, territory, GeoProtect Level, coverage amount and policy form.

**B. Windstorm and Hail Exclusion**

(Available only in Territories 21-24)

Windstorm, Hurricane and Hail coverage may be removed entirely from the policy for the credits shown below. In order to exclude Wind, Hurricane and Hail coverage, the insured must have a policy covering these perils with the Texas Windstorm Insurance Association.

| Policy Form             | Discount |        |
|-------------------------|----------|--------|
|                         | Percent  | Factor |
| Owners                  | 60%      | 0.40   |
| Renters and Condominium | 60%      | 0.40   |

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**TOWNHOUSE OR ROW HOUSE**

(Not applicable to Renters, Condominium or Mobile Home products)

The premium for an eligible 1 or 2 family dwelling in a town or row house structure is computed by multiplying the premium by the appropriate factor below:

| Total Number of Individual Units Within the Fire Division* | GeoProtect Level |       |
|--|------------------|-------|
|  | 1-86             | 87-99 |
| 1 and 2  | 1.00             | 1.00  |
| 3 and 4  | 1.10             | 1.15  |
| 5 and Over   | 1.25             | 1.30  |

\* An eligible 2 family dwelling attached to a 1 family dwelling but not separated by a firewall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a firewall would be considered 8 individual family units.

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**SEASONAL OR SUBLEASE SURCHARGE**

(Not applicable to Landlord's or Renter's products)

An owner occupied home that has a continuous period of greater than 8 weeks where the owner and all other members of the household are not staying in the home shall be rated as follows:

If the home is unoccupied by anyone for greater than 8 weeks, rate with the Without Occupants Factor.

If the entire home/unit is rented for any length of time greater than 8 weeks, rate with the Rented to Others Factor.

| Owner Unoccupancy Greater than 8 Weeks |                         |
|--|-------------------------|
| Without Occupants Factor               | Renter to Others Factor |
| 1.25                                   | 1.40                    |

**SECONDARY RESIDENCE PREMISES - CREDIT FOR DUPLICATE LIABILITY**

(Not applicable to Landlord's products)

A separate policy may be written to insure an eligible secondary residence. If personal liability coverage is provided under another policy issued by Metropolitan, the following credit for duplication of liability coverage applies:

|        |
|--------|
| Credit |
| \$10   |

**THREE AND FOUR FAMILY DWELLINGS - PREMISES LIABILITY**

(Applicable to HO-2 Homeowners, Homeowners, Market Value and Landlord's Rental Dwelling, GrandProtect Homeowners and GrandProtect Landlord's Rental Dwelling Products only)

An additional Section II charge applies for three and four family dwellings as follows:

| Type of Dwelling | Additional Charge |
|------------------|-------------------|
| Three Family     | \$18              |
| Four Family      | \$19              |

Refer to Section II - Increased Limits - Other Exposures for Personal Liability and Medical Payments.

**MASS MERCHANDISING ACCOUNT DEVIATION**

A deviation, as filed, will apply to the total premium.

**INCREASED LIMITS**

**SECTION I COVERAGES**

**Coverage A - Dwelling**

(Applies to Renters and Condominium products)

Calculate the rate for each additional \$1,000 Coverage A by multiplying the applicable Renters or Condominium base premium (determined after applying the GeoProtect Level, occupancy and product factors) by the "Each Additional \$1,000" Coverage C amount displayed on the same rate page (Round to the nearest dime). Apply the calculated rate for each \$1,000 of increased coverage (Round to the nearest dollar).

**Coverage B - Private Structures - Not Rented to Others**

\$4 per \$1,000 of increased coverage

**Coverage C - Personal Property**

(Not applicable to Renters or Condominium products)

\$2 per \$1,000 of increased coverage

**Loss of Use**

(Not available on GrandProtect products)

\$4 per \$1,000 of increased coverage

**SECTION II COVERAGES - BASIC EXPOSURES**

**Coverage F - Personal Liability**

| Limit       | All Products |
|-------------|--------------|
| \$100,000   | -            |
| \$200,000   | \$10         |
| \$300,000   | \$15         |
| \$500,000   | \$25         |
| \$750,000   | \$33         |
| \$1,000,000 | \$38         |

**Coverage G - Medical Payments to Others**

| Limit    | All Products |
|----------|--------------|
| \$1,000  | \$-          |
| \$2,500  | \$5          |
| \$5,000  | \$10         |
| \$10,000 | \$18         |



**SECTION II COVERAGES - OTHER EXPOSURES**

The rates displayed for additional Section II Coverages are for \$100,000 Personal Liability (Coverage F) and \$1,000 Medical Payments to Others (Coverage G). If optional limits are written for the basic exposure, then the same limits must be written for the additional Section II exposures.

**Coverage F - Personal Liability**

Apply the appropriate factor shown below to the Basic Limits premium for each exposure selected from Coverages 20-25 and 31; Coverage 10, Step 2; and Three and Four Family Dwellings - Premises Liability.

| Limit       | Factor |
|-------------|--------|
| \$100,000   | 1.00   |
| \$200,000   | 1.17   |
| \$300,000   | 1.33   |
| \$500,000   | 1.49   |
| \$750,000   | 1.64   |
| \$1,000,000 | 1.79   |

**Coverage G - Medical Payments to Others**

Apply the appropriate charge shown below to the Basic Limits premium for each exposure selected from Coverages 20-24 and 31; Coverage 10, Step 2; and Three and Four Family Dwellings - Premises Liability.

| Coverage   | Additional Premium by Limit |         |          |
|--|-----------------------------|---------|----------|
|  | \$2,500                     | \$5,000 | \$10,000 |
| Coverages 10 (Step 2), 20, 23, 24, 31, and 3 & 4 Family Dwellings - Premises Liability | 2                           | 4       | 7        |
| Coverage 21 - Watercraft Liability   |                             |         |          |
| Outboard, Inboard or Inboard-Outdrive Motorboats                                       |                             |         |          |
| a. Up to 15 Feet   |                             |         |          |
| 51 to 100 hp   | 6                           | 14      | 26       |
| 101 to 150 hp  | 9                           | 21      | 39       |
| 151 to 200 hp  | 11                          | 25      | 45       |
| 201 to 250 hp  | 14                          | 30      | 50       |
| b. Over 15 Feet  |                             |         |          |
| 51 to 100 hp   | 9                           | 21      | 39       |
| 101 to 150 hp  | 12                          | 28      | 52       |
| 151 to 200 hp  | 18                          | 42      | 78       |
| 201 to 250 hp  | 22                          | 50      | 90       |
| Sailboats with or without auxiliary power over 31 to 40 feet                           | 4                           | 11      | 21       |
| Coverage 22  | 7                           | 19      | 36       |

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**OPTIONAL COVERAGES**

**COVERAGE 1 - EARTHQUAKE AND VOLCANIC ERUPTION**

Section I coverage may be extended to afford coverage with respect to losses resulting from earthquake and volcanic eruption. When this coverage is provided, it shall apply to all Section I coverages for the same limits provided in the policy.

| ZONE 1                           | Deductible | RATES PER \$1,000 |          |          | Applied to         |
|----------------------------------|------------|-------------------|----------|----------|--------------------|
|                                  |            | Frame             | Masonry* | Superior |                    |
| DWELLING OWNER PRODUCTS          | 5%         | \$.27             | \$.77    | \$.36    | Cov. A Limit       |
|                                  | 10%        | .24               | .73      | .32      |                    |
|                                  | 15%        | .21               | .69      | .28      |                    |
|                                  | 20%        | .18               | .65      | .24      |                    |
|                                  | 25%        | .15               | .61      | .20      |                    |
| RENTERS AND CONDOMINIUM PRODUCTS | 5%         | \$.18             | \$.51    | --       | Cov. C Limit       |
|                                  | 10%        | .16               | .48      | --       |                    |
|                                  | 15%        | .14               | .45      | --       |                    |
|                                  | 20%        | .12               | .43      | --       |                    |
|                                  | 25%        | .10               | .40      | --       |                    |
| INCREASED LIMITS:                |            |                   |          |          |                    |
| Coverage A - Dwelling            | 5%         | \$.27             | \$.77    | --       | Amount of Increase |
|                                  | 10%        | .24               | .73      | --       |                    |
|                                  | 15%        | .21               | .69      | --       |                    |
|                                  | 20%        | .18               | .65      | --       |                    |
|                                  | 25%        | .15               | .61      | --       |                    |
| Coverage B - Private Structures  | 5%         | \$.27             | \$.77    | \$.36    | Amount of Increase |
|                                  | 10%        | .24               | .73      | .32      |                    |
|                                  | 15%        | .21               | .69      | .28      |                    |
|                                  | 20%        | .18               | .65      | .24      |                    |
|                                  | 25%        | .15               | .61      | .20      |                    |
| Coverage C - Personal Property   | 5%         | \$.18             | \$.51    | \$.18    | Amount of Increase |
|                                  | 10%        | .16               | .48      | .16      |                    |
|                                  | 15%        | .14               | .45      | .14      |                    |
|                                  | 20%        | .12               | .43      | .12      |                    |
|                                  | 25%        | .10               | .40      | .10      |                    |
| Loss of Use+                     |            | \$.27             | \$.77    | \$.36    |                    |

Superior Construction rates are not available for Renters or Condominium products.

Frame Construction rates apply to Mobile Homes.

\* Masonry Veneer - If coverage for exterior masonry veneer is desired, rate as Masonry; if not covered, rate as Frame.

+ Not available on GrandProtect products

An earthquake deductible applies separately to Coverage A - Dwelling, Coverage B - Private Structures and Coverage C - Personal Property. The deductible options are 5%, 10%, 15%, 20% or 25% of the Coverage A, B and C limit, subject to a \$250 minimum. Volcanic eruption losses caused by airborne shock waves, ash or particulate matter, or lava flow are subject to the policy deductible.

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**EARTHQUAKE ZONE DEFINITIONS**

Zone 1: Entire State

**GRANDPROTECT COVERAGE 1 RATING FACTOR**

For GrandProtect products, apply the following factor to the total combined Coverage 1 premium:

| GrandProtect Coverage 1 Rating Factor |        |
|---------------------------------------|--------|
| Percent                               | Factor |
| 5%                                    | 1.05   |

**Earthquake Sample Calculation:**

Homeowners Policy (Masonry, constructed in 1949, Zone - 1)  
 Coverage A - \$100,000  
     B - \$ 15,000 (\$5,000 of increased coverage)  
     C - \$ 60,000 (\$10,000 of increased coverage)  
 Loss of Use - \$ 35,000 (\$10,000 of increased coverage)  
 Deductible - 10%

|                                 | <u>Coverage</u><br><u>(000's)</u> | X | <u>Rate</u><br><u>Per \$1,000</u> | = | <u>Premium</u> |
|---------------------------------|-----------------------------------|---|-----------------------------------|---|----------------|
| Coverage A                      | 100                               | X | .73                               | = | \$73           |
| Increased Loss of Use           | 10                                | X | .77                               | = | 7.7            |
| Increased Coverage B            | 5                                 | X | .73                               | = | 3.65           |
| Increased Coverage C            | 10                                | X | .48                               | = | 4.8            |
| <b>Total Earthquake Premium</b> |                                   |   |                                   |   | <b>\$89</b>    |

Note: The total Earthquake premium is treated as a whole dollar optional coverage charge in the rating steps.

**COVERAGE 2 - BUILDING PROPERTY LOSS SETTLEMENT OPTIONS**

All products, except as noted, provide Replacement Cost as the Building Property Loss Settlement. GrandProtect Homeowners and GrandProtect Landlord's Rental Dwelling automatically provide Coverage A Plus loss settlement. Market Value provides Functional Replacement Cost loss settlement. Mobile Homeowners provides Actual Cash Value loss settlement, or Replacement Cost when included in a GrandProtect package.

A. Options for payments that extend beyond Coverage A Limit of Liability  
(Not available with Market Value, Renters or Condominium products)

**EXTENDED LIMITS**

This coverage extends the loss settlement beyond the Coverage A - Dwelling amount of insurance. Extended Limits is capped at 125% of the Coverage A Limit of Liability shown in the Declarations. The coverage B limit is automatically increased to 20% of the Coverage A limit.

**COVERAGE A PLUS**

This coverage extends the loss settlement beyond the Coverage A - Dwelling amount of insurance. The limit of coverage is not limited by the Coverage A Limit of Liability. The Coverage B limit is automatically increased to 20% of the Coverage A limit.

To qualify for either Extended Limits or Coverage A Plus, the following must apply:

1. The amount of insurance for Coverage A is at least equal to the calculated full replacement cost according to current estimating tools or a specific dwelling evaluation.
2. Inflation Protection is elected.
3. The insured must notify Metropolitan within 90 days of the start of any new construction of which increases the replacement value of the residence premises by 10% of the Coverage A limit of liability or \$5000, whichever is greater.

| Type of Dwelling Product                | Extended Limits Factor | Coverage A Plus Factor |
|---|------------------------|------------------------|
| HO-2 Homeowners and Homeowners          | 1.02                   | 1.04                   |
| Platinum Homeowners                     | 1.02                   | 1.04                   |
| GrandProtect Homeowners                 | N/A                    | Included               |
| GrandProtect Landlord's Rental Dwelling | N/A                    | Included               |
| Landlord's Rental Dwelling              | 1.02                   | 1.04                   |

B. Mobile Homeowners Replacement Cost Option

This coverage changes the Coverage A - Dwelling and Coverage B - Private Structures Loss Settlement of a Mobile Home policy from Actual Cash Value to Replacement Cost. Coverage is limited to the Limit of Liability shown for these coverages in the Declarations. To qualify, Coverage 3 - Replacement Cost on Contents must also be purchased.

| Type of Product                  | Replacement Cost Coverage Factor |
|----------------------------------|----------------------------------|
| Mobile Home and HO-2 Mobile Home | 1.15                             |

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**COVERAGE 3 - REPLACEMENT COST ON CONTENTS**

Products, other than Platinum and GrandProtect, provide actual cash value loss settlement for Coverage C - Personal property, although replacement cost on contents may be purchased. This coverage does apply to Scheduled Personal Property. Carpeting and domestic appliances, insured under Coverages A and B, are also upgraded to replacement cost with this option.

| Type of Product                | Surcharge Factor  |
|--------------------------------|-------------------|
| HO-2 Homeowners and Homeowners | 1.05              |
| Platinum Products              | Included in rates |
| GrandProtect                   | Included in rates |
| Market Value                   | 1.25              |
| Mobile Home                    | 1.25              |
| Renters                        | 1.15              |
| Condominium                    | 1.15              |
| Landlord's Products            | 1.25              |

Coverage C limits will be increased as follows:

| Dwelling Owner Products | Revised % of Coverage A Limit |
|-------------------------|-------------------------------|
| 1 Family                | 70%                           |
| 2 Families              | 70%                           |
| 3 Families              | 45%                           |
| 4 Families              | 40%                           |
| Landlord's              | 25%                           |

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**COVERAGE 4 - RESERVED FOR FUTURE USE**

**COVERAGE 5 - HOME COMPUTER COVERAGE**

(Not available with Landlord's, Platinum or GrandProtect products)

**WITHOUT COMPREHENSIVE PERILS - PROPERTY COVERAGE (COVERAGE 19)**

The policy provides \$5,000 of named peril coverage for home computers. The policy does not have a special dollar limitation, lower than Coverage C, for personal computers. Direct physical loss or damage, subject to certain exclusions coverage on home computers, is available, subject to a maximum limit of \$15,000 at the following rate:

|                |
|----------------|
| Rate Per \$100 |
| \$0.75         |

This coverage applies in lieu of, and not in addition to, the basic policy computer coverage.

A \$50 deductible applies

**WITH COMPREHENSIVE PERILS - PERSONAL PROPERTY COVERAGE (COVERAGE 19)**

For risks with Comprehensive Perils (Coverage 19), the policy provides \$5,000 of direct physical loss or damage, subject to certain language exclusions coverage for home computers. The policy does not have a special dollar limitation, lower than Coverage C, for personal computers. Coverage may be extended to provide higher limits, including business use on home computers, on or off the residence premises, both hardware and software, subject to a maximum limit of \$15,000 at the following rate:

| Limit                 | Premium |
|-----------------------|---------|
| First \$5,000         | \$15    |
| Each Additional \$100 | \$0.75  |

This coverage applies in lieu of, and not in addition to, the basic policy computer coverage.

A \$50 deductible applies.

**COVERAGE 6 - INCREASED LOSS ASSESSMENT COVERAGE**

The policy provides \$1,000 of loss assessment coverage (\$10,000 on all Platinum and GrandProtect products). Coverage may be extended to the following limits:

| Limit    | Additional Charge                  |                    |
|----------|------------------------------------|--------------------|
|          | Platinum and GrandProtect Products | All Other Products |
| \$10,000 | Included                           | \$4                |
| \$25,000 | \$4                                | \$8                |
| \$50,000 | \$8                                | \$12               |

A \$250 deductible applies to all property and liability losses.



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**COVERAGE 7 - INCREASED COVERAGE ON MONEY**

(Not available on Landlord's products)

(Platinum and GrandProtect products provide \$1,000 at no charge - no option for increased limits.)

The policy provides \$200 of coverage on money. Coverage may be increased, in \$100 increments, to a maximum total limit of \$1,000 at the following rate:

|                |
|----------------|
| Rate Per \$100 |
| \$5            |

**COVERAGE 8 - INCREASED COVERAGE ON SILVERWARE AND GOLDWARE**

(Not available on Landlord's products)

(Platinum and GrandProtect products provide \$10,000 at no charge - no option for increased limits.)

The policy provides \$2,500 of coverage for loss by theft of Silverware and Goldware. Coverage may be increased, in \$1,000 increments, to a maximum total limit of \$15,000 at the following rate:

|                  |
|------------------|
| Rate Per \$1,000 |
| \$4              |

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**COVERAGE 9 - INCREASED COVERAGE ON CREDIT CARD**

(Not available on Landlord's products)

(Platinum and GrandProtect products provide \$10,000 at no charge - no option for increased limits.)

The policy provides \$1,000 of coverage on Credit Cards, Bank Fund Transfer Cards, Forgery and Counterfeit Money. Coverage may be extended to the following limit:

| Limit    | Additional Charge |
|----------|-------------------|
| \$10,000 | \$5               |

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**COVERAGE 10 - PRIVATE STRUCTURES RENTED TO OTHERS**

(Not available on Landlord's products)

Section I and II coverages may be extended to private structures on the described premises rented or held for rental to others, provided such structure is used for residential purposes.

Rating proceeds in two steps:

Step 1 -Apply the following Coverage B - Private Structures (Property) rate to the entire value of the private structure:

|                  |
|------------------|
| Rate Per \$1,000 |
| \$4              |

Step 2 -Apply the following Section II (Liability) charge:

| Type of Dwelling                         | Additional Charge |
|--|-------------------|
| One Family Dwelling or Private Structure | \$16              |
| Two Family Dwelling                      | \$24              |
| Three Family Dwelling                    | \$48              |
| Four Family Dwelling                     | \$60              |

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

**COVERAGE 11 - INCREASED COVERAGE ON BUSINESS PROPERTY**

(Not available on Landlord's products)

The basic policy allows for \$1,000 coverage for Business Property kept at the insured premises including merchandise held as samples, held for sale or held for delivery after sale, and \$250 coverage off-premises (\$2,500 on-premises and \$500 off-premises for Platinum and GrandProtect products). Additional coverage is available in \$500 increments up to an on-premises\* maximum of \$15,000:

|                |
|----------------|
| Rate Per \$500 |
| \$2            |

\* Off-premises limit is equal to 20% of the selected increased on-premises limit.

**COVERAGE 12 - INCREASED COVERAGE ON TREES, PLANTS AND SHRUBS**

The policy provides coverage for loss to trees, shrubs, plants and lawns up to \$500 per item for a tree, shrub or plant and 5% of Coverage A (5% of Coverage C for Renters and Condominiums) in aggregate for trees, shrubs, plants and lawns. This coverage may be extended as follows:

| Type of Policy          | Limit Per Item/Aggregate* | Additional Charge |
|-------------------------|---------------------------|-------------------|
| All Other Products      | \$1,000/10% Coverage A    | \$5               |
| Renters and Condominium | \$1,000/10% Coverage C    | \$5               |

\* Aggregate limit applying to lawns remains at the basic 5% of Coverage A for all other products and 5% of Coverage C for Renters and Condominium products.

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**COVERAGE 13 - BACKUP OF SEWER, DRAIN AND SUMP PUMP**

This coverage may be provided, subject to the following charge:

| Limit          | Platinum and GrandProtect Products<br>Additional Charge | All Other Products<br>Additional Charge |
|----------------|---|---|
| \$2,000*       | -   | \$30                                    |
| \$5,000*       | -   | \$50                                    |
| \$10,000**     | Included  | \$70                                    |
| \$25,000**     | \$20  | \$90                                    |
| \$50,000**     | \$35  | \$105                                   |
| \$100,000**    | \$50  | \$120                                   |
| \$250,000**    | \$65  | \$135                                   |
| Policy Limit** | \$90+   | Not Available                           |

\* A \$500 deductible applies.

\*\* A \$1,000 deductible applies.

+ Not available on GrandProtect Landlord's Rental Dwelling, GrandProtect Landlord's Condominium or GrandProtect Mobile Homeowners

When this coverage is attached at inception, renewal or anniversary date, a 5-day waiting period will apply before coverage is provided. If this coverage is endorsed to the policy at any time other than previously stated, a 30 day waiting period applies.

**COVERAGE 14 - RESERVED FOR FUTURE USE**



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**COVERAGE 15 - ORDINANCE OR LAW COVERAGE**

(GrandProtect products provide Ordinance or Law Coverage at no charge - no option for increased limits.)

This coverage provides for loss under Section I Coverages due to any ordinance or law regulating the construction, repair, demolition or zoning of the dwelling. The amount of insurance under this coverage is expressed as a percentage of the Coverage A amount, and is subject to the following rate:

| Type of Product | 50% of Coverage A |                | 100% of Coverage A |                |
|-----------------|-------------------|----------------|--------------------|----------------|
|                 | Surcharge Factor  | Minimum Charge | Surcharge Factor   | Minimum Charge |
| Platinum*       | N/A               | N/A            | 1.10               | \$45           |
| All Other       | 1.10              | \$25           | 1.18               | \$45           |

\* Platinum products automatically provide 50% of Coverage A - Ordinance or Law at no additional charge. To increase this to 100% of Coverage A, apply the factor above.

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**COVERAGES 16-18 - RESERVED FOR FUTURE USE**

**COVERAGE 19 - CAUSES OF LOSS TO PROPERTY OPTIONS**

Our products, unless otherwise noted below, provide Special Perils Coverages, which are: Coverage A - Dwelling and Coverage B - Private Structures that cover direct physical loss or damage to the property, subject to certain exclusions. Coverage C - Personal Property provides coverage on a broad named peril basis. Insureds may select to endorse their policy under A or B below, but not both.

**A. Comprehensive Perils - Personal Property**

(Not available with Market Value, Landlord's or Mobile Home products; includes GrandProtect Landlord's and GrandProtect Mobile Homeowners)

For the products listed in the chart, coverage may be extended for Coverage C - Personal Property to cover direct physical loss or damage, subject to certain exclusions.

| Type of Product          | Surcharge Factor  |
|--------------------------|-------------------|
| Homeowners               | 1.10              |
| Platinum Products        | Included in rates |
| GrandProtect Homeowners  | Included in rates |
| GrandProtect Renters     | Included in rates |
| GrandProtect Condominium | Included in rates |
| Renters                  | 1.15              |
| Condominium              | 1.15              |

**B. Broad Named Perils - Dwelling and Private Structures**

(Makes the policy an HO-2)

(Not available with Renters, Condominium, Platinum or GrandProtect Homeowners products)

For the products listed in the chart, coverage may be restricted for Coverage A - Dwelling and Coverage B - Private Structures to provide coverage on a broad named peril basis.

| Type of Product                         | Discount Factor |
|---|-----------------|
| HO-2 Homeowners                         | 0.92            |
| Market Value                            | 0.92            |
| Mobile Homeowners                       | 0.92            |
| Landlord's Rental Dwelling              | 0.92            |
| GrandProtect Mobile Homeowners          | 0.92            |
| GrandProtect Landlord's Rental Dwelling | 0.92            |

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**COVERAGE 20 - BUSINESS PURSUITS**

(Not available with Landlord's products)

Section II may be extended to afford coverage for bodily injury and property damage arising out of separate business activities, other than businesses in which the named insured is the sole owner or a partner.

| Class | Description  | Additional Charge |
|-------|--|-------------------|
| A     | Teachers -<br>Athletic, Laboratory,<br>Manual Training, Driving,<br>Physical Training, Swimming<br>Instructors | \$12              |
| B     | All others   | \$8               |

Refer to Section II Increased Limits - Other Exposure rating for Personal Liability and Medical Payments.

**COVERAGE 21 - WATERCRAFT LIABILITY**

(Not available with Landlord's products)

Section II may be extended to afford coverage for watercraft as follows:

| Boat Type and Horsepower                                | Premium                 |              |
|---|-------------------------|--------------|
|   | Up to 15 feet           | Over 15 feet |
| Outboard*, Inboard or<br>Inboard-Outdrive<br>Motorboats |                         |              |
| 51 to 100 hp  | \$20                    | \$35         |
| 101 to 150 hp   | \$50                    | \$60         |
| 151 to 200 hp   | \$90                    | \$90         |
| 201 to 250 hp   | \$115                   | \$115        |
| Sailboats with or<br>without auxiliary power*           | Over 31 feet to 40 feet |              |
|   | \$36                    |              |

\* Watercraft and motors up to 50 horsepower covered under policy form

\* Sailboats 31 feet and under covered under policy form

Refer to Section II Increased Limits - Other Exposures rating for personal Liability and Medical Payments.

**COVERAGE 22 - INCIDENTAL BUSINESS OCCUPANCY BY YOU**

(Not available with Landlord's products)

When an incidental office, professional, private school or studio occupancy is maintained by the insured on the residence premises, this coverage shall be provided. The business and the structure in which such business is conducted shall be described in the Declarations.

Coverage is extended to include equipment, supplies and furnishings usual and incidental to the business. This excludes computers and related equipment as well as merchandise held as samples or for sale. Section II coverage is also extended to the incidental business.

|                   |
|-------------------|
| Additional Charge |
| \$16              |

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

**COVERAGE 23 - ADDITIONAL RESIDENCES RENTED TO OTHERS**

(Only available for renewal business presently with this coverage)

Section II may be extended to afford coverage for additional one to four family dwellings owned by the named insured and rented to others.

| Type of Dwelling | Additional Charge |
|------------------|-------------------|
| One Family       | \$16              |
| Two Family       | \$24              |
| Three Family     | \$48              |
| Four Family      | \$60              |

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

**COVERAGE 24 - ADDITIONAL RESIDENCES OCCUPIED BY YOU**

(Not available with Landlord's products)

Additional protection under Section II may be afforded if an additional residence premises, other than business or farm properties, is maintained by the named insured. Such premises shall be described in the Declarations of the policy.

| Type of Dwelling | Additional Charge |
|------------------|-------------------|
| One Family       | \$10              |
| Two Family       | \$16              |
| Three Family     | \$28              |
| Four Family      | \$30              |

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.



**COVERAGE 25 - PERSONAL INJURY**

(Platinum and GrandProtect products automatically provide Personal Injury at no additional charge.)

Coverage F - Personal Liability may be extended to include protection for the following offenses:

1. false arrest, false imprisonment, wrongful detention or malicious prosecution;
2. wrongful eviction or wrongful entry into, or invasion of the right or private occupancy of a room, dwelling or premises that a person occupies, committed by or in behalf of its owner, landlord or lessor;
3. oral, written or representational publication of material that slanders or libels a person or organization;
4. oral statements or publication of writings or pictures that falsely disparages a person's or organization's goods, products or services; or
5. oral statements or publications of writings or pictures that violate a person's right of privacy.

|                   |
|-------------------|
| Additional Charge |
| \$13              |

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability.

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**COVERAGES 26-30 - RESERVED FOR FUTURE USE**

**COVERAGE 31 - INCIDENTAL FARMING PERSONAL LIABILITY**

(Not available with Landlord's products)

**A. On the Residence Premises**

Personal Liability may be extended to provide coverage for the liability of the insured when farming is conducted on the residence premises, and is incidental to the use of the premises as a dwelling, and the income derived from the farming operation is not the insured's primary source of income. Coverage may also be provided when the residence premises is used for the sheltering and grazing of animals. However, coverage is not available if the residence premises is used for racing purposes.

|                   |
|-------------------|
| Additional Charge |
| \$40              |

**B. Away From the Residence Premises**

Personal Liability may be extended to provide coverage for the liability of the insured whose incidental farming activities are conducted at specified locations which are away from the residence premises. Such incidental farming activities may include the boarding or grazing of the insured's animals, or use of the land as garden space if the income derived from such activities is not the insured's primary source of income. However, coverage is not available if the locations are used for racing purposes.

Personal Liability may be extended to provide liability coverage for farm property owned by the insured and rented to others.

|                   |
|-------------------|
| Additional Charge |
| \$60              |

Refer to Section II Increased Limits - Other Exposures rating for Personal Liability and Medical Payments.

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**COVERAGES 32-33 - RESERVED FOR FUTURE USE**

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**COVERAGE 34 - FUNGUS AND MOLD BUYBACK COVERAGE**

Coverage for Mold or Other Fungi is available as defined by Endorsement HF3400 0607 with available limits of liability of 25%, 50% or 100% of the limits applicable to Coverage A (Dwelling), Coverage B (Private Structures), and Coverage C (Personal Property).

The premium for this coverage shall be determined by applying the applicable corresponding percentage for the selected amount of coverage to the basic policy premium:

**OWNERS FORMS**

| Territory   | Percentage of Policy Limits |     |      |
|---|-----------------------------|-----|------|
|   | 25%                         | 50% | 100% |
| 17, 22, 23, 30-32   | 51%                         | 63% | 75%  |
| 33-39, 65   | 27%                         | 33% | 36%  |
| 20, 27-29, 40-44, 51-54, 61-64, 67, 69, 71-74, 76-78, 81, 84, 85, 87-89, 97 | 22%                         | 26% | 28%  |
| 19, 26, 45, 46, 55-60, 90, 91, 95, 96                                       | 37%                         | 46% | 53%  |
| 18, 21, 25  | 61%                         | 78% | 93%  |
| 24, 47-50, 92-94  | 69%                         | 88% | 105% |

**RENTERS AND CONDOMINIUM FORMS**

| Territory | Percentage of Policy Limits |     |      |
|-----------|-----------------------------|-----|------|
|           | 25%                         | 50% | 100% |
| All       | 22%                         | 28% | 34%  |

The additional premium charge for the Mold or Other Fungi endorsement shall not be reduced when the Windstorm, Hurricane and Hail Exclusion Agreement Endorsement is attached.

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**COVERAGE 35 - RESERVED FOR FUTURE USE**

**COVERAGE 36 - ELECTRONICS EXTRA**

(Only available for Renters)

(Not available for Platinum Renters or GrandProtect Renters)

Electronics are portable electronic devices that are operated by electrical or battery power and directly related peripherals. Electronics include, but are not limited to, computer equipment, television and home theater, camera equipment, audio devices and game station equipment.

Covered perils are all losses including sudden and accidental direct physical loss, except for specific exclusions.

Coverage C must have Replacement Cost on Contents and Special Perils Coverage must be selected.

The available coverage limits are:

| Limit    | Additional Charge |
|----------|-------------------|
| \$5,000  | \$125             |
| \$10,000 | \$240             |
| \$15,000 | \$345             |

A \$100 deductible applies.

This coverage applies in lieu of, and not in addition to, the basic policy coverage for computers, electronic apparatus in motor vehicle and compact discs in motor vehicle.

**COVERAGE 37 - MUSICAL INSTRUMENTS EXTRA**

(Only available for Renters)

(Not available for Platinum Renters or GrandProtect Renters)

Musical Instruments are objects used for creating musical sounds and directly related accessories. Musical Instruments include, but are not limited to, guitars, drums and percussion, keyboard instruments, brass instruments, woodwind instruments, string and orchestral instruments, folk and wind instruments, speakers, microphones and amplifiers.

Covered perils are all losses including sudden and accidental direct physical loss, except for specific exclusions.

Coverage C must have Replacement Cost on Contents and Special Perils Coverage must be selected.

The available coverage limits are:

| Limit    | Additional Charge |
|----------|-------------------|
| \$5,000  | \$40              |
| \$10,000 | \$70              |
| \$15,000 | \$95              |

A \$100 deductible applies.

This coverage applies in lieu of, and not in addition to, the basic policy coverage for business property.



**COVERAGE 38 - SPORTS EQUIPMENT EXTRA**

(Only available for Renters)

(Not available for Platinum Renters or GrandProtect Renters)

Sports Equipment is objects used for sports, exercise or fitness and directly related accessories. Sports Equipment includes, but is not limited to, fitness and exercise equipment, winter sports equipment, cycling equipment, water sports equipment, hunting equipment, fishing equipment, climbing equipment, hockey equipment, golf equipment equestrian equipment, lacrosse equipment and camping equipment.

Covered perils are all losses including sudden and accidental direct physical loss, except for specific exclusions.

Coverage C must have Replacement Cost on Contents and Special Perils Coverage must be selected.

The available coverage limits are:

| Limit    | Additional Charge |
|----------|-------------------|
| \$5,000  | \$90              |
| \$10,000 | \$170             |
| \$15,000 | \$240             |

A \$100 deductible applies.

This coverage applies in lieu of, and not in addition to, the basic policy coverage for watercraft, business property and firearms.

**COVERAGE 39 - LUXURY EXTRA**

(Only available for Renters)

(Not available for Platinum Renters or GrandProtect Renters)

Luxury items are designer items purchased by or for you with an original new purchase price of \$350 or more. Luxury items include, but are not limited to, handbags, shoes, leather goods, clothing, home goods and jewelry.

Covered perils are all losses including sudden and accidental direct physical loss, except for specific exclusions.

Coverage C must have Replacement Cost on Contents and Special Perils Coverage must be selected.

The available coverage limits are:

| Limit    | Additional Charge |
|----------|-------------------|
| \$5,000  | \$130             |
| \$10,000 | \$250             |
| \$15,000 | \$360             |

A \$100 deductible applies.

This coverage applies in lieu of, and not in addition to, the basic policy coverage for jewelry, business property, and silverware and goldware.

**COVERAGE 40 - INCREASED COVERAGE ON THEFT OF TOOLS**

(GrandProtect products provide full Blanket Property Limit for theft of tools at no charge - no option for increased limits.)

The policy provides \$5,000 of coverage for loss by theft of tools. Coverage may be increased to the following limit:

| Limit    | Additional Charge |                    |
|----------|-------------------|--------------------|
|          | Platinum Products | All Other Products |
| \$10,000 | Included          | \$10               |
| \$15,000 | \$10              | \$20               |

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**COVERAGE 41 - INCREASED COVERAGE ON MEMORABILIA, SOUVENIRS AND COLLECTORS' ITEMS**  
(Not available on Landlord's products)

The policy provides \$5,000 for loss to memorabilia, souvenirs and collectors' items such as trading cards, comic books, autographed merchandise and similar articles for which the age, history, scarcity and condition contribute substantially to their value. Coverage may be increased to the following limits:

| Limit Per Item/Aggregate | Additional Charge                  |                    |
|--------------------------|------------------------------------|--------------------|
|                          | Platinum and GrandProtect Products | All Other Products |
| \$5,000/\$10,000         | N/A                                | \$20               |
| \$5,000/\$15,000         | N/A                                | \$50               |
| \$5,000/\$20,000         | N/A                                | \$75               |
| \$10,000/\$10,000        | Included                           | \$35               |
| \$10,000/\$15,000        | \$25                               | \$60               |
| \$10,000/\$20,000        | \$50                               | \$85               |

**COVERAGE 42 - ACTUAL CASH VALUE LOSS SETTLEMENT FOR ROOFS**

(Not available with Renters, Condominium, Mobile Homeowners, Platinum or GrandProtect products)

The policy provides loss settlement for roof surfacing on a replacement cost basis. For a discount, the policy may be endorsed to provide loss settlement exclusively on an Actual Cash Value basis for roof surfacing when damage is caused by the perils of wind or hail.

| Discount |        |
|----------|--------|
| Percent  | Factor |
| 10%      | .90    |

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**COVERAGE 43 - RESERVED FOR FUTURE USE**

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**COVERAGE 44 - DWELLING UNDER CONSTRUCTION (Theft of Building Materials)**

(Not available on Renters, Condominium, Landlord's or Mobile Homeowners products)

Theft of Building Materials provides up to \$10,000 of coverage per loss for theft of materials and supplies owned by the insured which are to be used in the construction of the dwelling.

Coverage will be in effect (1) for 180 days, (2) until occupied or (3) until the date of policy termination, whichever occurs first:

|                   |
|-------------------|
| Additional Charge |
| \$125             |

There will be no refund of premium in the event this coverage is canceled.

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**COVERAGE 45 - SPECIFIC STRUCTURES AWAY FROM RESIDENCE PREMISES**

(Not available on Landlord's products)

Use the following rate to extend coverage to an owned, private structure specifically described at another specified location:

|                  |
|------------------|
| Rate Per \$1,000 |
| \$4              |



**COVERAGE 46 - HOMEOWNERS EXTRA**

(Not available on Landlord's, Platinum or GrandProtect products)

Use the following charge to provide the additional coverages listed below:

|                   |
|-------------------|
| Additional Charge |
| \$100             |

1. Additional Limits on Money - The policy is extended to include a limit of \$500 for coins and currency at face value, bullion, bank notes, medals and scrip. It also includes stored value cards for which there exists no traceable connection to the insured or for which no account is established in the insured's name.
2. Additional Limits on Securities - The policy is extended to include a limit of \$2,000 for securities, checks, cashier's checks, traveler's checks, money orders and other negotiable instruments, accounts, bills, deeds, evidences of debt, letters of credit, notes other than bank notes, passports, tickets and stamps, including philatelic property.
3. Additional Limits on Manuscripts - The policy is extended to include a limit of \$2,000 for manuscripts, including the cost to research, replace or restore the information from the lost or damaged material.
4. Additional Limits on Jewelry and Watches - The policy is extended to include a limit of \$5,000 for loss by theft of jewelry and watches, but not exceeding \$1,000 for any one article.
5. Additional Limits on Furs - The policy is extended to include a limit of \$2,500 for loss by theft of furs, and loose precious and semi-precious stones, but not exceeding \$1,000 for any one article.
6. Additional Limits on Trailers - The policy is extended to include a limit of \$2,000 for trailers not used with watercraft.
7. Additional Limits on Silverware - The policy is extended to include a limit of \$10,000 for loss by theft of silverware and goldware.
8. Pet Coverage - Coverage up to \$100 is provided for loss to animals, birds or fish when the loss is caused by fire, lightning, windstorm, hail, smoke, explosion, riot or falling aircraft.
9. Motorized Golf Carts - Coverage C includes golf carts owned by you while on the residence premise or on a golf course.
10. Additional Limits on Credit Cards - The policy is extended to include a limit of \$2,000 for credit card, bank fund transfer card, forgery and counterfeit money.
11. Computer Coverage - The policy is extended to provide up to \$2,000 for the insured's owned computer, peripheral device, media and purchased software.
12. Personal Injury Coverage - The policy is extended under Coverage F - Personal Liability to include personal injury.

**COVERAGE 47 - MOBILE HOME TRIP COLLISION**  
(Available only with Mobile Home products)

Coverage for collision and upset to cover the mobile home for a specified 30 day period, while in transit, may be purchased. It applies to only one move and must be purchased each time the mobile home is moved. The deductible is shown in the Declarations under Trip Collision:

| Deductible Amount | Charge Per Trip |
|-------------------|-----------------|
| \$100             | \$33            |
| \$250             | \$27            |

**SCHEDULED PERSONAL PROPERTY**

This section of the manual contains the rules and rates applicable to all personal articles eligible for coverage under the Scheduled Personal Property Endorsement. Personal articles not included in this section are not eligible. Scheduled Personal Property Coverage is not available with Landlord's products.

1. ELIGIBLE PERSONAL ARTICLES under the Scheduled Personal Property Endorsement

The following classes of personal articles are eligible for specifically described insurance. Loss settlement is actual cash value but no more than the stated amount for the item unless Replacement Cost on Contents applies. Exceptions to this loss settlement are for Fine Arts, Furs, Jewelry and Silverware which are settled on an Agreed Value Basis:

- A. CAMERAS - Including cameras, projections machines and articles of equipment pertaining thereto; and movable sound equipment pertaining to the recording, projection, reproduction and operation of motion pictures.
- B. FINE ARTS - (Agreed Value) - Including paintings, etchings, pictures, tapestries, art glass windows and other bona fide works of art (such as valuable rugs, statuary, marbles, bronzes, antique furniture, rare books, antique silver, manuscripts, porcelains, rare glass and bric-a-brac) of rarity, historical value or artistic merit.
- C. FURS - (Agreed Value) - Including furs and garments trimmed with fur or consisting primarily of fur.
- D. GOLFERS' EQUIPMENT - Including golf clubs; and clothing and equipment used in connection with the game of golf; and golf balls but only against loss by fire or burglary.
- E. GUNS
- F. JEWELRY - (Agreed Value) - Including jewelry, watches, necklaces and bracelets. In Vault Coverage - If this option is selected, these items are not covered if removed from the vault, unless the Company has been notified in advance. An additional premium may be charged for the time the items are away from the bank's premises at pro-rata of the current out-of-vault rate.
- G. MISCELLANEOUS CLASS - For items not included in any other available class, such as hearing aids, contact lenses, cellular phones and coins as described below.  
  
Coins - Including rare and current coins, medals, paper money, bank notes, tokens of money and other numismatic property including coin albums, containers, frames, cards and display cabinets in use with such collection.  
  
Other items not listed here are subject to underwriting approval.
- H. MUSIC INSTRUMENTS - Including music instruments for professional and non-professional use and articles pertaining to musical instruments.
- I. SILVERWARE - (Agreed Value) - Including silverware, silver-plated ware, gold ware, gold plated ware and pewterware.
- J. STAMPS - Including postage stamps; due, envelope, official, revenue, match and medicine stamps; covers, locals, reprints, essays, proofs and other philatelic property.

2. ELIGIBLE PERSONAL ARTICLES under the Boat Endorsement

A. WATERCRAFT - including inboard, inboard/outdrive, outboard motor boat, outboard motors, sailboat and boat carrier.

3. BLANKET INSURANCE under the Scheduled Personal Property Endorsement

A. Eligibility. The following classes of personal articles are eligible for blanket insurance:

Jewelry  
Jewelry and Furs

B. Limits of Liability. The items insured under this blanket insurance are settled without deduction for depreciation. There is a \$2,500 per item limit maximum (\$5,000 for GrandProtect Products). The maximum limit for all items under any single blanket class is \$25,000.

4. PREMIUM DETERMINATION

A. The premium for each class of personal articles insured shall be determined separately. In calculating the premium for each class, rounding to the nearest whole dollar shall be made at the last step.

B. The minimum annual premium charge is \$1. This charge is not subject to reduction.

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS  
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SPECIFICALLY DESCRIBED ITEMS

Class of Personal Property Annual Rate Per \$100 of Insurance

CAMERAS

|                    |        |
|--------------------|--------|
| Non-Commercial     | \$1.20 |
| Commercial         |        |
| First \$5,000      | \$2.40 |
| Next \$10,000      | \$2.40 |
| Excess of \$15,000 | \$1.75 |

FINE ARTS (See S.P.P. Fine Arts Rate Page)

FURS (Agreed Value) \$0.45

GOLFERS' EQUIPMENT \$0.80

GUNS \$2.00

JEWELRY (Agreed Value)

| <u>Form</u>     | <u>Amount of Insurance</u> |        |
|-----------------|----------------------------|--------|
| A. Out of Vault |                            |        |
| Renters         |                            | \$1.75 |
| All Others      | First \$5,000              | \$1.00 |
|                 | Excess of \$5,000          | \$0.80 |
| B. In Vault     |                            |        |
| All Forms       |                            | \$0.35 |

MISCELLANEOUS CLASS \$1.30

MUSICAL INSTRUMENTS

|                   |        |
|-------------------|--------|
| Non-Professional  | \$0.35 |
| Professional      |        |
| First \$1,500     | \$3.00 |
| Excess of \$1,500 | \$0.65 |

SILVERWARE (Agreed Value) \$0.30

STAMPS \$0.45

WATERCRAFT (Outboards, Inboards, Sailboats)

|  | <u>Deductible</u> |        |        |
|--|-------------------|--------|--------|
|  | \$25              | \$100  | \$250  |
| Zone 1 - Inland waters excluding the Great Lakes | \$3.00            | \$2.55 | \$2.10 |
| Zone 2 - Coastal Waters and the Great Lakes      | \$4.00            | \$3.40 | \$2.80 |

BLANKET PERSONAL ARTICLES

Class of Personal Articles Annual Rate Per \$100 of Insurance

JEWELRY  
Out of Vault \$1.00

JEWELRY AND FURS \$1.00  
(Only available for renewal business with prior endorsement HO-110 previously attached)

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS  
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SPECIFICALLY DESCRIBED FINE ARTS (Agreed Value)

| Amount of Insurance         | 1-4 Families                          |       |       | 5 or More Families                    |       |       |
|-----------------------------|---------------------------------------|-------|-------|---------------------------------------|-------|-------|
|                             | Masonry and Frame<br>GeoProtect Level |       |       | Masonry and Frame<br>GeoProtect Level |       |       |
|                             | 1-86                                  | 87-95 | 96-99 | 1-86                                  | 87-95 | 96-99 |
| \$ 1,000                    | 3                                     | 4     | 5     | 5                                     | 7     | 10    |
| 2,000                       | 4                                     | 5     | 7     | 7                                     | 10    | 13    |
| 3,000                       | 5                                     | 6     | 9     | 10                                    | 12    | 17    |
| 4,000                       | 6                                     | 8     | 11    | 12                                    | 15    | 21    |
| 5,000                       | 7                                     | 9     | 13    | 14                                    | 18    | 24    |
| 6,000                       | 8                                     | 11    | 15    | 16                                    | 20    | 28    |
| 7,000                       | 9                                     | 12    | 17    | 18                                    | 23    | 32    |
| 8,000                       | 10                                    | 13    | 19    | 20                                    | 26    | 35    |
| 9,000                       | 12                                    | 15    | 20    | 22                                    | 28    | 39    |
| 10,000                      | 13                                    | 16    | 22    | 24                                    | 31    | 43    |
| 11,000                      | 14                                    | 17    | 24    | 26                                    | 33    | 46    |
| 12,000                      | 15                                    | 19    | 26    | 28                                    | 36    | 50    |
| 13,000                      | 16                                    | 20    | 28    | 30                                    | 39    | 54    |
| 14,000                      | 17                                    | 22    | 30    | 32                                    | 41    | 57    |
| 15,000                      | 18                                    | 23    | 32    | 34                                    | 44    | 61    |
| 16,000                      | 19                                    | 24    | 34    | 36                                    | 47    | 65    |
| 17,000                      | 20                                    | 26    | 36    | 38                                    | 49    | 68    |
| 18,000                      | 21                                    | 27    | 38    | 40                                    | 52    | 72    |
| 19,000                      | 22                                    | 29    | 40    | 42                                    | 55    | 76    |
| 20,000                      | 23                                    | 30    | 42    | 44                                    | 57    | 79    |
| 21,000                      | 24                                    | 31    | 44    | 46                                    | 60    | 83    |
| 22,000                      | 26                                    | 33    | 45    | 48                                    | 62    | 87    |
| 23,000                      | 27                                    | 34    | 47    | 50                                    | 65    | 90    |
| 24,000                      | 28                                    | 35    | 49    | 52                                    | 68    | 94    |
| 25,000                      | 29                                    | 37    | 51    | 54                                    | 70    | 98    |
| 30,000                      | 34                                    | 44    | 61    | 65                                    | 84    | 116   |
| 35,000                      | 40                                    | 51    | 70    | 75                                    | 97    | 134   |
| 40,000                      | 45                                    | 58    | 80    | 85                                    | 110   | 153   |
| 45,000                      | 50                                    | 64    | 90    | 95                                    | 123   | 171   |
| 50,000                      | 56                                    | 71    | 99    | 105                                   | 136   | 189   |
| 75,000                      | 83                                    | 106   | 147   | 156                                   | 202   | 280   |
| 100,000                     | 110                                   | 140   | 195   | 207                                   | 268   | 371   |
| Each Additional<br>\$10,000 | 11                                    | 14    | 19    | 20                                    | 26    | 37    |

Breakage Rate (per \$1000 of insurance): \$1.50

Frame construction rates apply to mobile homes.

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS  
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**TEXAS MET LLOYD'S HOMEOWNERS TERRITORIES**

| Zip   | Terr | Zip   | Terr | Zip   | Terr | Zip   | Terr |
|-------|------|-------|------|-------|------|-------|------|
| 75001 | 65   | 75063 | 65   | 75127 | 77   | 75207 | 34   |
| 75002 | 40   | 75065 | 42   | 75132 | 44   | 75208 | 34   |
| 75006 | 65   | 75067 | 43   | 75134 | 33   | 75209 | 34   |
| 75007 | 43   | 75068 | 42   | 75135 | 77   | 75210 | 34   |
| 75009 | 40   | 75069 | 40   | 75137 | 33   | 75211 | 34   |
| 75010 | 43   | 75070 | 40   | 75138 | 33   | 75212 | 34   |
| 75013 | 40   | 75071 | 40   | 75140 | 77   | 75214 | 34   |
| 75015 | 33   | 75074 | 41   | 75141 | 33   | 75215 | 34   |
| 75016 | 33   | 75075 | 41   | 75142 | 77   | 75216 | 34   |
| 75019 | 65   | 75076 | 76   | 75143 | 64   | 75217 | 34   |
| 75020 | 76   | 75077 | 43   | 75144 | 64   | 75218 | 34   |
| 75021 | 76   | 75078 | 40   | 75146 | 33   | 75219 | 34   |
| 75022 | 43   | 75080 | 65   | 75147 | 77   | 75220 | 34   |
| 75023 | 41   | 75081 | 65   | 75148 | 64   | 75221 | 34   |
| 75024 | 41   | 75082 | 41   | 75149 | 35   | 75222 | 34   |
| 75025 | 41   | 75083 | 65   | 75150 | 35   | 75223 | 34   |
| 75028 | 43   | 75085 | 65   | 75152 | 61   | 75224 | 34   |
| 75029 | 43   | 75087 | 44   | 75153 | 64   | 75225 | 65   |
| 75030 | 35   | 75088 | 35   | 75154 | 61   | 75226 | 34   |
| 75032 | 44   | 75089 | 35   | 75155 | 64   | 75227 | 34   |
| 75033 | 41   | 75090 | 76   | 75156 | 64   | 75228 | 34   |
| 75034 | 41   | 75092 | 76   | 75157 | 77   | 75229 | 33   |
| 75035 | 41   | 75093 | 41   | 75158 | 77   | 75230 | 65   |
| 75038 | 33   | 75094 | 41   | 75159 | 33   | 75231 | 34   |
| 75039 | 33   | 75097 | 40   | 75160 | 77   | 75232 | 34   |
| 75040 | 35   | 75098 | 40   | 75161 | 77   | 75233 | 34   |
| 75041 | 35   | 75101 | 61   | 75163 | 64   | 75234 | 33   |
| 75042 | 34   | 75102 | 64   | 75164 | 40   | 75235 | 34   |
| 75043 | 35   | 75103 | 77   | 75165 | 61   | 75236 | 34   |
| 75044 | 65   | 75104 | 33   | 75166 | 40   | 75237 | 34   |
| 75045 | 65   | 75105 | 64   | 75167 | 61   | 75238 | 34   |
| 75046 | 35   | 75109 | 64   | 75169 | 77   | 75240 | 65   |
| 75048 | 35   | 75110 | 64   | 75172 | 33   | 75241 | 34   |
| 75050 | 33   | 75114 | 77   | 75173 | 40   | 75242 | 33   |
| 75051 | 33   | 75115 | 33   | 75180 | 35   | 75243 | 34   |
| 75052 | 33   | 75116 | 33   | 75181 | 35   | 75244 | 65   |
| 75053 | 33   | 75117 | 77   | 75182 | 35   | 75246 | 34   |
| 75054 | 37   | 75118 | 77   | 75189 | 44   | 75247 | 34   |
| 75056 | 43   | 75119 | 61   | 75201 | 34   | 75248 | 65   |
| 75057 | 43   | 75121 | 40   | 75202 | 34   | 75249 | 33   |
| 75058 | 76   | 75123 | 33   | 75203 | 34   | 75250 | 34   |
| 75060 | 33   | 75124 | 64   | 75204 | 34   | 75251 | 65   |
| 75061 | 33   | 75125 | 61   | 75205 | 65   | 75252 | 41   |
| 75062 | 33   | 75126 | 77   | 75206 | 34   | 75253 | 33   |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 75254      | 33          | 75448      | 78          | 75551      | 78          | 75654      | 63          |
| 75261      | 33          | 75449      | 78          | 75554      | 78          | 75656      | 78          |
| 75270      | 33          | 75450      | 78          | 75555      | 78          | 75657      | 78          |
| 75287      | 41          | 75451      | 78          | 75556      | 78          | 75658      | 63          |
| 75313      | 34          | 75452      | 78          | 75558      | 78          | 75659      | 78          |
| 75378      | 33          | 75453      | 77          | 75559      | 78          | 75660      | 63          |
| 75380      | 65          | 75454      | 40          | 75560      | 78          | 75661      | 78          |
| 75401      | 77          | 75455      | 78          | 75561      | 78          | 75662      | 63          |
| 75402      | 77          | 75457      | 78          | 75562      | 78          | 75666      | 63          |
| 75407      | 40          | 75458      | 77          | 75563      | 78          | 75667      | 63          |
| 75409      | 40          | 75459      | 76          | 75564      | 78          | 75668      | 78          |
| 75410      | 78          | 75460      | 78          | 75565      | 78          | 75669      | 63          |
| 75411      | 78          | 75462      | 78          | 75566      | 78          | 75670      | 78          |
| 75412      | 78          | 75468      | 78          | 75567      | 78          | 75671      | 78          |
| 75413      | 78          | 75469      | 78          | 75568      | 78          | 75672      | 78          |
| 75414      | 76          | 75470      | 78          | 75569      | 78          | 75680      | 63          |
| 75415      | 78          | 75471      | 78          | 75570      | 78          | 75681      | 63          |
| 75416      | 78          | 75472      | 78          | 75571      | 78          | 75682      | 63          |
| 75417      | 78          | 75473      | 78          | 75572      | 78          | 75683      | 78          |
| 75418      | 78          | 75474      | 77          | 75573      | 78          | 75684      | 63          |
| 75420      | 78          | 75475      | 78          | 75574      | 78          | 75685      | 63          |
| 75421      | 78          | 75476      | 78          | 75601      | 63          | 75686      | 78          |
| 75422      | 77          | 75477      | 78          | 75602      | 63          | 75687      | 63          |
| 75423      | 77          | 75478      | 78          | 75603      | 63          | 75688      | 78          |
| 75424      | 40          | 75479      | 78          | 75604      | 63          | 75689      | 63          |
| 75425      | 78          | 75480      | 78          | 75605      | 63          | 75691      | 63          |
| 75426      | 78          | 75481      | 78          | 75606      | 63          | 75692      | 78          |
| 75428      | 77          | 75482      | 78          | 75630      | 78          | 75693      | 63          |
| 75431      | 78          | 75485      | 40          | 75631      | 63          | 75694      | 78          |
| 75432      | 78          | 75486      | 78          | 75633      | 63          | 75701      | 62          |
| 75433      | 78          | 75487      | 78          | 75636      | 78          | 75702      | 62          |
| 75434      | 78          | 75488      | 78          | 75637      | 63          | 75703      | 62          |
| 75435      | 78          | 75489      | 76          | 75638      | 78          | 75704      | 62          |
| 75436      | 78          | 75490      | 78          | 75639      | 63          | 75705      | 62          |
| 75437      | 78          | 75491      | 76          | 75640      | 78          | 75706      | 62          |
| 75438      | 78          | 75492      | 78          | 75641      | 63          | 75707      | 62          |
| 75439      | 78          | 75493      | 78          | 75642      | 78          | 75708      | 62          |
| 75440      | 78          | 75494      | 78          | 75643      | 63          | 75709      | 62          |
| 75441      | 78          | 75495      | 76          | 75644      | 78          | 75711      | 62          |
| 75442      | 40          | 75496      | 77          | 75645      | 78          | 75750      | 62          |
| 75443      | 78          | 75497      | 78          | 75647      | 63          | 75751      | 64          |
| 75444      | 78          | 75501      | 78          | 75650      | 78          | 75752      | 64          |
| 75446      | 78          | 75503      | 78          | 75651      | 78          | 75754      | 77          |
| 75447      | 78          | 75550      | 78          | 75652      | 63          | 75755      | 78          |



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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 75756      | 64          | 75851      | 64          | 75961      | 63          | 76043      | 72          |
| 75757      | 62          | 75852      | 64          | 75963      | 63          | 76044      | 72          |
| 75758      | 64          | 75853      | 64          | 75964      | 63          | 76048      | 72          |
| 75759      | 63          | 75855      | 64          | 75965      | 63          | 76049      | 72          |
| 75760      | 63          | 75856      | 64          | 75966      | 27          | 76050      | 72          |
| 75762      | 62          | 75858      | 64          | 75968      | 63          | 76051      | 36          |
| 75763      | 64          | 75859      | 64          | 75969      | 63          | 76052      | 36          |
| 75764      | 63          | 75860      | 64          | 75972      | 63          | 76053      | 36          |
| 75765      | 78          | 75861      | 64          | 75973      | 63          | 76054      | 36          |
| 75766      | 63          | 75862      | 64          | 75974      | 63          | 76055      | 72          |
| 75770      | 64          | 75865      | 64          | 75975      | 63          | 76058      | 72          |
| 75771      | 62          | 75880      | 64          | 75976      | 63          | 76059      | 72          |
| 75772      | 63          | 75882      | 64          | 75977      | 27          | 76060      | 39          |
| 75773      | 78          | 75884      | 64          | 75978      | 63          | 76061      | 72          |
| 75778      | 64          | 75901      | 63          | 75979      | 27          | 76063      | 39          |
| 75779      | 64          | 75903      | 63          | 75980      | 63          | 76064      | 61          |
| 75780      | 63          | 75904      | 63          | 76001      | 37          | 76065      | 61          |
| 75782      | 64          | 75925      | 63          | 76002      | 37          | 76066      | 84          |
| 75783      | 78          | 75926      | 64          | 76004      | 37          | 76067      | 85          |
| 75784      | 63          | 75928      | 27          | 76006      | 38          | 76068      | 85          |
| 75785      | 63          | 75929      | 63          | 76008      | 84          | 76070      | 72          |
| 75788      | 63          | 75930      | 63          | 76009      | 72          | 76071      | 84          |
| 75789      | 62          | 75931      | 27          | 76010      | 37          | 76073      | 84          |
| 75790      | 77          | 75932      | 27          | 76011      | 37          | 76077      | 72          |
| 75791      | 62          | 75933      | 27          | 76012      | 37          | 76078      | 84          |
| 75792      | 62          | 75934      | 27          | 76013      | 37          | 76082      | 84          |
| 75801      | 64          | 75935      | 63          | 76014      | 37          | 76084      | 72          |
| 75802      | 64          | 75936      | 27          | 76015      | 37          | 76085      | 84          |
| 75803      | 64          | 75937      | 63          | 76016      | 37          | 76086      | 84          |
| 75831      | 64          | 75938      | 27          | 76017      | 37          | 76087      | 84          |
| 75832      | 64          | 75939      | 27          | 76018      | 37          | 76088      | 84          |
| 75833      | 64          | 75941      | 63          | 76020      | 36          | 76092      | 36          |
| 75834      | 64          | 75942      | 27          | 76021      | 36          | 76093      | 72          |
| 75835      | 64          | 75943      | 63          | 76022      | 36          | 76095      | 36          |
| 75838      | 64          | 75944      | 63          | 76023      | 84          | 76096      | 37          |
| 75839      | 64          | 75946      | 63          | 76028      | 72          | 76097      | 72          |
| 75840      | 64          | 75948      | 63          | 76031      | 72          | 76098      | 36          |
| 75844      | 64          | 75949      | 63          | 76033      | 72          | 76099      | 36          |
| 75845      | 64          | 75951      | 27          | 76034      | 36          | 76102      | 38          |
| 75846      | 64          | 75954      | 63          | 76035      | 72          | 76103      | 38          |
| 75847      | 64          | 75956      | 27          | 76036      | 39          | 76104      | 38          |
| 75848      | 64          | 75958      | 63          | 76039      | 36          | 76105      | 38          |
| 75849      | 64          | 75959      | 63          | 76040      | 36          | 76106      | 38          |
| 75850      | 64          | 75960      | 27          | 76041      | 61          | 76107      | 38          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 76108      | 38          | 76228      | 87          | 76357      | 87          | 76457      | 71          |
| 76109      | 38          | 76230      | 85          | 76360      | 87          | 76458      | 85          |
| 76110      | 38          | 76233      | 76          | 76363      | 88          | 76459      | 85          |
| 76111      | 38          | 76234      | 84          | 76364      | 88          | 76460      | 85          |
| 76112      | 38          | 76238      | 85          | 76365      | 87          | 76461      | 71          |
| 76114      | 38          | 76239      | 85          | 76366      | 87          | 76462      | 72          |
| 76115      | 38          | 76240      | 85          | 76367      | 87          | 76463      | 71          |
| 76116      | 38          | 76244      | 36          | 76369      | 87          | 76464      | 88          |
| 76117      | 36          | 76245      | 76          | 76370      | 87          | 76465      | 71          |
| 76118      | 38          | 76246      | 84          | 76371      | 88          | 76466      | 71          |
| 76119      | 38          | 76247      | 42          | 76372      | 85          | 76467      | 72          |
| 76120      | 38          | 76248      | 36          | 76373      | 88          | 76468      | 71          |
| 76121      | 38          | 76249      | 42          | 76374      | 85          | 76469      | 73          |
| 76123      | 39          | 76250      | 85          | 76377      | 87          | 76470      | 71          |
| 76124      | 38          | 76251      | 85          | 76379      | 87          | 76471      | 71          |
| 76126      | 39          | 76252      | 85          | 76380      | 88          | 76472      | 85          |
| 76127      | 38          | 76253      | 85          | 76384      | 88          | 76474      | 71          |
| 76131      | 36          | 76255      | 85          | 76388      | 88          | 76475      | 71          |
| 76132      | 39          | 76258      | 42          | 76389      | 87          | 76476      | 72          |
| 76133      | 39          | 76259      | 42          | 76401      | 71          | 76481      | 85          |
| 76134      | 39          | 76261      | 85          | 76424      | 85          | 76483      | 88          |
| 76135      | 36          | 76262      | 42          | 76426      | 84          | 76484      | 85          |
| 76137      | 36          | 76263      | 85          | 76427      | 85          | 76485      | 84          |
| 76140      | 39          | 76264      | 76          | 76429      | 85          | 76486      | 85          |
| 76148      | 36          | 76265      | 85          | 76430      | 88          | 76487      | 84          |
| 76155      | 38          | 76266      | 42          | 76431      | 84          | 76490      | 84          |
| 76161      | 38          | 76267      | 84          | 76432      | 71          | 76491      | 88          |
| 76162      | 39          | 76268      | 76          | 76433      | 71          | 76501      | 55          |
| 76164      | 38          | 76270      | 85          | 76435      | 71          | 76502      | 55          |
| 76177      | 36          | 76271      | 76          | 76436      | 71          | 76503      | 55          |
| 76179      | 36          | 76272      | 85          | 76437      | 71          | 76504      | 55          |
| 76180      | 36          | 76273      | 76          | 76439      | 84          | 76511      | 55          |
| 76182      | 36          | 76301      | 87          | 76442      | 71          | 76513      | 55          |
| 76185      | 38          | 76302      | 87          | 76443      | 73          | 76518      | 56          |
| 76201      | 42          | 76305      | 87          | 76444      | 71          | 76519      | 56          |
| 76203      | 42          | 76306      | 87          | 76445      | 71          | 76520      | 56          |
| 76205      | 42          | 76307      | 87          | 76446      | 71          | 76522      | 55          |
| 76207      | 42          | 76308      | 87          | 76448      | 71          | 76523      | 56          |
| 76208      | 42          | 76309      | 87          | 76449      | 85          | 76524      | 74          |
| 76209      | 42          | 76310      | 87          | 76450      | 85          | 76525      | 55          |
| 76210      | 42          | 76311      | 87          | 76452      | 71          | 76526      | 55          |
| 76225      | 84          | 76351      | 87          | 76453      | 85          | 76527      | 96          |
| 76226      | 42          | 76352      | 87          | 76454      | 71          | 76528      | 55          |
| 76227      | 42          | 76354      | 87          | 76455      | 71          | 76530      | 60          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 76531      | 71          | 76633      | 74          | 76692      | 72          | 76865      | 73          |
| 76533      | 55          | 76634      | 72          | 76693      | 64          | 76866      | 73          |
| 76534      | 55          | 76635      | 64          | 76701      | 74          | 76869      | 59          |
| 76537      | 60          | 76636      | 72          | 76702      | 74          | 76870      | 71          |
| 76538      | 71          | 76637      | 72          | 76704      | 74          | 76871      | 59          |
| 76539      | 59          | 76638      | 74          | 76705      | 74          | 76872      | 73          |
| 76540      | 55          | 76639      | 64          | 76706      | 74          | 76873      | 73          |
| 76541      | 55          | 76640      | 74          | 76707      | 74          | 76874      | 67          |
| 76542      | 55          | 76641      | 64          | 76708      | 74          | 76875      | 73          |
| 76543      | 55          | 76642      | 64          | 76710      | 74          | 76877      | 59          |
| 76544      | 55          | 76643      | 74          | 76711      | 74          | 76878      | 73          |
| 76548      | 55          | 76645      | 72          | 76712      | 74          | 76880      | 71          |
| 76549      | 55          | 76648      | 72          | 76798      | 74          | 76882      | 73          |
| 76550      | 59          | 76649      | 72          | 76801      | 71          | 76883      | 53          |
| 76554      | 55          | 76650      | 72          | 76802      | 71          | 76884      | 73          |
| 76556      | 56          | 76651      | 61          | 76820      | 59          | 76885      | 59          |
| 76557      | 74          | 76652      | 72          | 76821      | 73          | 76886      | 69          |
| 76558      | 55          | 76653      | 64          | 76823      | 71          | 76887      | 73          |
| 76559      | 55          | 76654      | 74          | 76824      | 59          | 76888      | 73          |
| 76561      | 55          | 76655      | 74          | 76825      | 73          | 76890      | 71          |
| 76564      | 55          | 76656      | 55          | 76827      | 71          | 76901      | 69          |
| 76565      | 71          | 76657      | 74          | 76828      | 73          | 76902      | 69          |
| 76566      | 55          | 76660      | 72          | 76831      | 59          | 76903      | 69          |
| 76567      | 56          | 76661      | 55          | 76832      | 59          | 76904      | 69          |
| 76569      | 55          | 76664      | 74          | 76834      | 73          | 76905      | 69          |
| 76570      | 55          | 76665      | 72          | 76836      | 73          | 76908      | 69          |
| 76571      | 55          | 76666      | 72          | 76837      | 73          | 76930      | 69          |
| 76573      | 60          | 76667      | 64          | 76841      | 59          | 76932      | 69          |
| 76574      | 60          | 76670      | 61          | 76842      | 59          | 76933      | 69          |
| 76577      | 56          | 76671      | 72          | 76844      | 71          | 76934      | 69          |
| 76578      | 60          | 76673      | 72          | 76845      | 73          | 76935      | 69          |
| 76579      | 55          | 76676      | 72          | 76848      | 59          | 76936      | 67          |
| 76597      | 55          | 76678      | 64          | 76849      | 59          | 76937      | 69          |
| 76621      | 72          | 76679      | 64          | 76852      | 73          | 76939      | 69          |
| 76622      | 72          | 76680      | 55          | 76853      | 59          | 76940      | 69          |
| 76623      | 61          | 76681      | 64          | 76854      | 59          | 76941      | 69          |
| 76624      | 74          | 76682      | 74          | 76855      | 73          | 76943      | 67          |
| 76626      | 64          | 76684      | 74          | 76856      | 59          | 76945      | 69          |
| 76627      | 72          | 76685      | 55          | 76857      | 71          | 76949      | 69          |
| 76628      | 72          | 76686      | 64          | 76858      | 73          | 76950      | 67          |
| 76629      | 56          | 76687      | 64          | 76859      | 59          | 76951      | 69          |
| 76630      | 74          | 76689      | 72          | 76861      | 69          | 76953      | 69          |
| 76631      | 72          | 76690      | 72          | 76862      | 73          | 76955      | 69          |
| 76632      | 55          | 76691      | 74          | 76864      | 71          | 76957      | 69          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 76958      | 69          | 77045      | 31          | 77089      | 30          | 77350      | 27          |
| 77002      | 30          | 77046      | 31          | 77090      | 32          | 77351      | 27          |
| 77003      | 30          | 77047      | 30          | 77091      | 31          | 77354      | 97          |
| 77004      | 30          | 77048      | 30          | 77092      | 31          | 77355      | 29          |
| 77005      | 31          | 77049      | 30          | 77093      | 31          | 77356      | 29          |
| 77006      | 31          | 77050      | 31          | 77094      | 32          | 77357      | 97          |
| 77007      | 31          | 77051      | 30          | 77095      | 17          | 77358      | 27          |
| 77008      | 31          | 77052      | 30          | 77096      | 31          | 77359      | 27          |
| 77009      | 31          | 77053      | 25          | 77098      | 31          | 77360      | 27          |
| 77010      | 31          | 77054      | 31          | 77099      | 32          | 77362      | 29          |
| 77011      | 30          | 77055      | 31          | 77201      | 30          | 77363      | 64          |
| 77012      | 30          | 77056      | 31          | 77205      | 32          | 77364      | 27          |
| 77013      | 30          | 77057      | 31          | 77219      | 31          | 77365      | 29          |
| 77014      | 32          | 77058      | 30          | 77220      | 30          | 77367      | 27          |
| 77015      | 30          | 77059      | 30          | 77231      | 31          | 77368      | 25          |
| 77016      | 31          | 77060      | 31          | 77248      | 31          | 77369      | 25          |
| 77017      | 30          | 77061      | 30          | 77252      | 31          | 77371      | 27          |
| 77018      | 31          | 77062      | 30          | 77253      | 31          | 77372      | 97          |
| 77019      | 31          | 77063      | 31          | 77254      | 31          | 77373      | 17          |
| 77020      | 30          | 77064      | 32          | 77271      | 31          | 77374      | 25          |
| 77021      | 30          | 77065      | 32          | 77291      | 31          | 77375      | 17          |
| 77022      | 31          | 77066      | 32          | 77301      | 97          | 77376      | 25          |
| 77023      | 30          | 77067      | 32          | 77302      | 29          | 77377      | 17          |
| 77024      | 31          | 77068      | 17          | 77303      | 97          | 77378      | 29          |
| 77025      | 31          | 77069      | 32          | 77304      | 29          | 77379      | 17          |
| 77026      | 31          | 77070      | 17          | 77306      | 29          | 77380      | 29          |
| 77027      | 31          | 77071      | 31          | 77316      | 29          | 77381      | 29          |
| 77028      | 31          | 77072      | 32          | 77318      | 29          | 77382      | 97          |
| 77029      | 30          | 77073      | 32          | 77320      | 27          | 77384      | 29          |
| 77030      | 31          | 77074      | 31          | 77326      | 27          | 77385      | 29          |
| 77031      | 31          | 77075      | 30          | 77327      | 25          | 77386      | 29          |
| 77032      | 32          | 77076      | 31          | 77328      | 29          | 77388      | 17          |
| 77033      | 30          | 77077      | 32          | 77331      | 27          | 77389      | 17          |
| 77034      | 30          | 77078      | 31          | 77332      | 27          | 77396      | 32          |
| 77035      | 31          | 77079      | 32          | 77333      | 29          | 77401      | 31          |
| 77036      | 31          | 77080      | 31          | 77334      | 27          | 77406      | 18          |
| 77037      | 31          | 77081      | 31          | 77335      | 27          | 77407      | 18          |
| 77038      | 31          | 77082      | 32          | 77336      | 17          | 77411      | 32          |
| 77039      | 31          | 77083      | 32          | 77338      | 17          | 77412      | 26          |
| 77040      | 32          | 77084      | 32          | 77339      | 17          | 77413      | 32          |
| 77041      | 32          | 77085      | 31          | 77340      | 27          | 77414      | 21          |
| 77042      | 31          | 77086      | 31          | 77345      | 17          | 77415      | 21          |
| 77043      | 31          | 77087      | 30          | 77346      | 32          | 77417      | 18          |
| 77044      | 31          | 77088      | 31          | 77349      | 27          | 77418      | 26          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 77419      | 21          | 77471      | 18          | 77536      | 30          | 77619      | 21          |
| 77420      | 25          | 77473      | 26          | 77538      | 25          | 77622      | 21          |
| 77422      | 21          | 77474      | 26          | 77539      | 22          | 77623      | 22          |
| 77423      | 27          | 77475      | 26          | 77541      | 21          | 77624      | 27          |
| 77426      | 56          | 77476      | 25          | 77542      | 21          | 77625      | 25          |
| 77428      | 21          | 77477      | 25          | 77545      | 25          | 77626      | 25          |
| 77429      | 17          | 77478      | 25          | 77546      | 22          | 77627      | 21          |
| 77430      | 21          | 77479      | 18          | 77547      | 30          | 77629      | 21          |
| 77431      | 21          | 77480      | 21          | 77550      | 22          | 77630      | 25          |
| 77432      | 25          | 77481      | 25          | 77551      | 22          | 77631      | 25          |
| 77433      | 17          | 77482      | 21          | 77554      | 22          | 77632      | 25          |
| 77434      | 26          | 77483      | 21          | 77555      | 22          | 77639      | 25          |
| 77435      | 25          | 77484      | 27          | 77560      | 21          | 77640      | 21          |
| 77436      | 25          | 77485      | 26          | 77561      | 25          | 77642      | 21          |
| 77437      | 25          | 77486      | 21          | 77562      | 30          | 77650      | 22          |
| 77440      | 21          | 77488      | 25          | 77563      | 22          | 77651      | 21          |
| 77441      | 18          | 77489      | 25          | 77564      | 25          | 77655      | 21          |
| 77442      | 26          | 77491      | 32          | 77565      | 22          | 77656      | 25          |
| 77443      | 25          | 77493      | 17          | 77566      | 21          | 77657      | 25          |
| 77444      | 18          | 77494      | 18          | 77568      | 22          | 77659      | 25          |
| 77445      | 27          | 77498      | 25          | 77571      | 23          | 77660      | 27          |
| 77446      | 27          | 77501      | 30          | 77573      | 22          | 77661      | 21          |
| 77447      | 17          | 77502      | 30          | 77575      | 25          | 77662      | 25          |
| 77448      | 25          | 77503      | 30          | 77577      | 21          | 77663      | 25          |
| 77449      | 17          | 77504      | 30          | 77578      | 21          | 77664      | 27          |
| 77450      | 32          | 77505      | 30          | 77580      | 21          | 77665      | 21          |
| 77451      | 25          | 77506      | 30          | 77581      | 21          | 77701      | 21          |
| 77452      | 26          | 77507      | 30          | 77582      | 25          | 77702      | 21          |
| 77453      | 25          | 77510      | 22          | 77583      | 21          | 77703      | 21          |
| 77454      | 25          | 77511      | 21          | 77584      | 21          | 77704      | 21          |
| 77455      | 25          | 77514      | 21          | 77585      | 25          | 77705      | 21          |
| 77456      | 21          | 77515      | 21          | 77586      | 23          | 77706      | 21          |
| 77457      | 21          | 77517      | 22          | 77587      | 30          | 77707      | 21          |
| 77458      | 21          | 77518      | 22          | 77590      | 22          | 77708      | 21          |
| 77459      | 25          | 77519      | 25          | 77591      | 22          | 77713      | 21          |
| 77460      | 26          | 77520      | 30          | 77597      | 21          | 77725      | 21          |
| 77461      | 18          | 77521      | 30          | 77598      | 30          | 77801      | 19          |
| 77463      | 21          | 77523      | 21          | 77611      | 25          | 77802      | 19          |
| 77464      | 25          | 77530      | 30          | 77612      | 27          | 77803      | 19          |
| 77465      | 21          | 77531      | 21          | 77613      | 21          | 77807      | 19          |
| 77467      | 25          | 77532      | 31          | 77614      | 27          | 77808      | 19          |
| 77468      | 21          | 77533      | 25          | 77615      | 27          | 77830      | 64          |
| 77469      | 18          | 77534      | 21          | 77616      | 27          | 77831      | 64          |
| 77470      | 26          | 77535      | 25          | 77617      | 22          | 77833      | 56          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 77835      | 56          | 77967      | 26          | 78023      | 45          | 78112      | 46          |
| 77836      | 56          | 77968      | 25          | 78024      | 52          | 78113      | 26          |
| 77837      | 56          | 77969      | 25          | 78025      | 52          | 78114      | 57          |
| 77838      | 56          | 77970      | 25          | 78026      | 52          | 78115      | 57          |
| 77840      | 19          | 77971      | 25          | 78027      | 59          | 78116      | 26          |
| 77845      | 19          | 77973      | 25          | 78028      | 52          | 78117      | 26          |
| 77850      | 64          | 77974      | 26          | 78029      | 52          | 78118      | 26          |
| 77852      | 56          | 77975      | 26          | 78039      | 52          | 78119      | 26          |
| 77853      | 56          | 77976      | 25          | 78040      | 54          | 78121      | 57          |
| 77855      | 64          | 77977      | 25          | 78041      | 54          | 78122      | 26          |
| 77856      | 56          | 77978      | 21          | 78043      | 54          | 78123      | 57          |
| 77857      | 56          | 77979      | 21          | 78045      | 54          | 78124      | 57          |
| 77859      | 56          | 77982      | 21          | 78046      | 54          | 78125      | 25          |
| 77861      | 64          | 77983      | 21          | 78049      | 54          | 78130      | 58          |
| 77862      | 56          | 77984      | 26          | 78050      | 52          | 78132      | 95          |
| 77863      | 56          | 77986      | 26          | 78052      | 52          | 78133      | 58          |
| 77864      | 64          | 77987      | 26          | 78054      | 45          | 78140      | 26          |
| 77865      | 64          | 77988      | 26          | 78055      | 52          | 78141      | 26          |
| 77866      | 56          | 77989      | 26          | 78056      | 52          | 78142      | 25          |
| 77867      | 56          | 77990      | 21          | 78057      | 52          | 78143      | 57          |
| 77868      | 64          | 77991      | 25          | 78058      | 52          | 78144      | 26          |
| 77870      | 56          | 77993      | 25          | 78059      | 52          | 78145      | 25          |
| 77871      | 64          | 77994      | 26          | 78060      | 25          | 78146      | 25          |
| 77872      | 64          | 77995      | 26          | 78061      | 53          | 78147      | 57          |
| 77873      | 29          | 78001      | 53          | 78062      | 52          | 78148      | 46          |
| 77875      | 64          | 78002      | 46          | 78063      | 52          | 78150      | 46          |
| 77876      | 64          | 78003      | 52          | 78064      | 52          | 78151      | 26          |
| 77878      | 56          | 78004      | 59          | 78065      | 52          | 78152      | 46          |
| 77879      | 56          | 78005      | 53          | 78066      | 52          | 78154      | 57          |
| 77880      | 56          | 78006      | 59          | 78067      | 54          | 78155      | 57          |
| 77881      | 56          | 78007      | 28          | 78069      | 52          | 78159      | 26          |
| 77882      | 56          | 78008      | 52          | 78070      | 58          | 78160      | 57          |
| 77901      | 25          | 78009      | 52          | 78071      | 25          | 78161      | 57          |
| 77904      | 25          | 78010      | 52          | 78072      | 28          | 78162      | 25          |
| 77905      | 25          | 78011      | 52          | 78073      | 46          | 78163      | 58          |
| 77950      | 21          | 78012      | 52          | 78074      | 59          | 78164      | 26          |
| 77951      | 25          | 78013      | 59          | 78075      | 25          | 78201      | 91          |
| 77954      | 26          | 78014      | 53          | 78076      | 54          | 78202      | 46          |
| 77957      | 25          | 78015      | 45          | 78101      | 46          | 78203      | 46          |
| 77960      | 25          | 78016      | 52          | 78102      | 25          | 78204      | 46          |
| 77961      | 25          | 78017      | 53          | 78107      | 25          | 78205      | 46          |
| 77962      | 25          | 78019      | 53          | 78108      | 57          | 78206      | 46          |
| 77963      | 25          | 78021      | 53          | 78109      | 46          | 78207      | 46          |
| 77964      | 26          | 78022      | 25          | 78111      | 26          | 78208      | 46          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 78209      | 46          | 78253      | 90          | 78371      | 54          | 78478      | 24          |
| 78210      | 46          | 78254      | 45          | 78372      | 25          | 78501      | 18          |
| 78211      | 46          | 78255      | 45          | 78373      | 24          | 78503      | 18          |
| 78212      | 46          | 78256      | 45          | 78374      | 21          | 78504      | 18          |
| 78213      | 91          | 78257      | 45          | 78375      | 25          | 78516      | 25          |
| 78214      | 46          | 78258      | 45          | 78376      | 28          | 78520      | 21          |
| 78215      | 46          | 78259      | 45          | 78377      | 21          | 78521      | 21          |
| 78216      | 91          | 78260      | 45          | 78379      | 21          | 78526      | 21          |
| 78217      | 46          | 78261      | 45          | 78380      | 24          | 78535      | 21          |
| 78218      | 46          | 78263      | 46          | 78382      | 21          | 78536      | 28          |
| 78219      | 46          | 78264      | 46          | 78383      | 25          | 78537      | 25          |
| 78220      | 46          | 78265      | 46          | 78384      | 28          | 78538      | 18          |
| 78221      | 46          | 78266      | 58          | 78385      | 21          | 78539      | 18          |
| 78222      | 46          | 78278      | 46          | 78387      | 21          | 78540      | 25          |
| 78223      | 46          | 78279      | 46          | 78389      | 25          | 78541      | 18          |
| 78224      | 46          | 78284      | 46          | 78390      | 21          | 78542      | 18          |
| 78225      | 46          | 78285      | 46          | 78391      | 25          | 78543      | 25          |
| 78226      | 46          | 78330      | 24          | 78393      | 21          | 78545      | 28          |
| 78227      | 46          | 78332      | 25          | 78401      | 24          | 78547      | 28          |
| 78228      | 91          | 78336      | 21          | 78402      | 24          | 78548      | 28          |
| 78229      | 46          | 78338      | 21          | 78403      | 24          | 78549      | 25          |
| 78230      | 91          | 78339      | 24          | 78404      | 24          | 78550      | 21          |
| 78231      | 46          | 78340      | 21          | 78405      | 24          | 78552      | 21          |
| 78232      | 45          | 78341      | 28          | 78406      | 24          | 78557      | 18          |
| 78233      | 46          | 78342      | 25          | 78407      | 24          | 78558      | 25          |
| 78234      | 46          | 78343      | 24          | 78408      | 24          | 78559      | 21          |
| 78235      | 46          | 78344      | 54          | 78409      | 24          | 78560      | 18          |
| 78236      | 46          | 78347      | 24          | 78410      | 24          | 78561      | 21          |
| 78237      | 46          | 78349      | 28          | 78411      | 24          | 78562      | 25          |
| 78238      | 46          | 78350      | 25          | 78412      | 24          | 78563      | 25          |
| 78239      | 46          | 78351      | 24          | 78413      | 24          | 78564      | 54          |
| 78240      | 45          | 78352      | 21          | 78414      | 24          | 78565      | 25          |
| 78241      | 46          | 78353      | 25          | 78415      | 24          | 78566      | 21          |
| 78242      | 46          | 78355      | 25          | 78416      | 24          | 78567      | 21          |
| 78243      | 46          | 78357      | 28          | 78417      | 24          | 78568      | 21          |
| 78244      | 91          | 78358      | 21          | 78418      | 24          | 78569      | 21          |
| 78245      | 45          | 78359      | 21          | 78419      | 24          | 78570      | 25          |
| 78246      | 46          | 78360      | 28          | 78469      | 24          | 78572      | 18          |
| 78247      | 45          | 78361      | 28          | 78470      | 24          | 78573      | 18          |
| 78248      | 90          | 78362      | 21          | 78471      | 24          | 78574      | 18          |
| 78249      | 45          | 78363      | 21          | 78473      | 24          | 78575      | 21          |
| 78250      | 90          | 78368      | 21          | 78475      | 24          | 78576      | 18          |
| 78251      | 90          | 78369      | 54          | 78476      | 24          | 78577      | 18          |
| 78252      | 45          | 78370      | 21          | 78477      | 24          | 78578      | 21          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 78579      | 25          | 78632      | 57          | 78703      | 48          | 78757      | 48          |
| 78580      | 21          | 78633      | 96          | 78704      | 47          | 78758      | 93          |
| 78582      | 28          | 78634      | 60          | 78705      | 48          | 78759      | 49          |
| 78583      | 21          | 78635      | 59          | 78710      | 48          | 78760      | 47          |
| 78584      | 28          | 78636      | 59          | 78711      | 48          | 78761      | 48          |
| 78585      | 28          | 78638      | 57          | 78712      | 48          | 78762      | 48          |
| 78586      | 21          | 78639      | 59          | 78713      | 48          | 78764      | 47          |
| 78588      | 28          | 78640      | 95          | 78714      | 48          | 78766      | 48          |
| 78589      | 18          | 78641      | 60          | 78715      | 50          | 78767      | 48          |
| 78590      | 21          | 78642      | 60          | 78716      | 50          | 78801      | 53          |
| 78591      | 28          | 78643      | 59          | 78717      | 60          | 78827      | 53          |
| 78592      | 21          | 78644      | 57          | 78719      | 47          | 78828      | 53          |
| 78593      | 21          | 78645      | 49          | 78721      | 48          | 78829      | 53          |
| 78594      | 21          | 78648      | 57          | 78722      | 48          | 78830      | 53          |
| 78595      | 18          | 78650      | 56          | 78723      | 92          | 78832      | 53          |
| 78596      | 25          | 78651      | 49          | 78724      | 49          | 78833      | 53          |
| 78597      | 21          | 78652      | 47          | 78725      | 49          | 78834      | 53          |
| 78598      | 21          | 78653      | 49          | 78726      | 49          | 78836      | 53          |
| 78602      | 56          | 78654      | 59          | 78727      | 93          | 78837      | 53          |
| 78604      | 26          | 78655      | 57          | 78728      | 49          | 78838      | 53          |
| 78605      | 59          | 78656      | 57          | 78729      | 60          | 78839      | 53          |
| 78606      | 59          | 78657      | 59          | 78730      | 92          | 78840      | 53          |
| 78607      | 59          | 78658      | 26          | 78731      | 92          | 78843      | 53          |
| 78608      | 59          | 78659      | 56          | 78732      | 49          | 78850      | 52          |
| 78609      | 59          | 78660      | 93          | 78733      | 50          | 78851      | 67          |
| 78610      | 95          | 78661      | 57          | 78734      | 50          | 78852      | 53          |
| 78611      | 59          | 78662      | 56          | 78735      | 50          | 78860      | 53          |
| 78612      | 56          | 78663      | 59          | 78736      | 94          | 78861      | 52          |
| 78613      | 60          | 78664      | 60          | 78737      | 58          | 78870      | 53          |
| 78614      | 26          | 78665      | 60          | 78738      | 50          | 78871      | 53          |
| 78615      | 60          | 78666      | 58          | 78739      | 50          | 78872      | 53          |
| 78616      | 57          | 78669      | 49          | 78741      | 47          | 78873      | 53          |
| 78617      | 47          | 78670      | 57          | 78742      | 47          | 78877      | 53          |
| 78618      | 59          | 78671      | 59          | 78744      | 47          | 78879      | 53          |
| 78619      | 58          | 78672      | 59          | 78745      | 94          | 78880      | 53          |
| 78620      | 95          | 78673      | 60          | 78746      | 50          | 78881      | 53          |
| 78621      | 56          | 78674      | 60          | 78747      | 47          | 78883      | 52          |
| 78622      | 57          | 78675      | 59          | 78748      | 94          | 78884      | 53          |
| 78623      | 58          | 78676      | 58          | 78749      | 50          | 78885      | 52          |
| 78624      | 59          | 78677      | 26          | 78750      | 49          | 78886      | 52          |
| 78626      | 96          | 78681      | 96          | 78751      | 92          | 78931      | 26          |
| 78628      | 60          | 78682      | 60          | 78752      | 48          | 78932      | 56          |
| 78629      | 26          | 78683      | 60          | 78753      | 93          | 78933      | 26          |
| 78630      | 60          | 78701      | 48          | 78754      | 49          | 78934      | 26          |
| 78631      | 59          | 78702      | 48          | 78756      | 48          | 78935      | 26          |



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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 78938      | 56          | 79033      | 89          | 79096      | 89          | 79255      | 81          |
| 78940      | 56          | 79034      | 89          | 79097      | 89          | 79256      | 81          |
| 78941      | 56          | 79035      | 81          | 79098      | 89          | 79257      | 81          |
| 78942      | 56          | 79036      | 89          | 79101      | 89          | 79258      | 81          |
| 78943      | 26          | 79039      | 89          | 79102      | 89          | 79259      | 81          |
| 78944      | 26          | 79040      | 89          | 79103      | 89          | 79261      | 81          |
| 78945      | 56          | 79041      | 81          | 79104      | 89          | 79311      | 81          |
| 78946      | 56          | 79042      | 89          | 79105      | 89          | 79312      | 81          |
| 78947      | 56          | 79043      | 81          | 79106      | 89          | 79313      | 81          |
| 78948      | 56          | 79044      | 89          | 79107      | 89          | 79314      | 81          |
| 78949      | 56          | 79045      | 89          | 79108      | 89          | 79316      | 81          |
| 78950      | 26          | 79046      | 89          | 79109      | 89          | 79322      | 81          |
| 78951      | 26          | 79051      | 89          | 79110      | 89          | 79323      | 81          |
| 78952      | 56          | 79052      | 81          | 79111      | 89          | 79324      | 81          |
| 78953      | 56          | 79053      | 81          | 79114      | 89          | 79325      | 81          |
| 78954      | 56          | 79054      | 89          | 79118      | 89          | 79326      | 81          |
| 78956      | 56          | 79056      | 89          | 79119      | 89          | 79329      | 81          |
| 78957      | 56          | 79057      | 89          | 79121      | 89          | 79330      | 81          |
| 78959      | 26          | 79058      | 89          | 79124      | 89          | 79331      | 81          |
| 78960      | 56          | 79059      | 89          | 79201      | 81          | 79336      | 81          |
| 78961      | 56          | 79061      | 89          | 79220      | 81          | 79339      | 81          |
| 78962      | 26          | 79062      | 89          | 79221      | 81          | 79342      | 81          |
| 78963      | 56          | 79063      | 81          | 79223      | 81          | 79343      | 81          |
| 79001      | 89          | 79064      | 81          | 79225      | 88          | 79344      | 81          |
| 79002      | 89          | 79065      | 89          | 79226      | 89          | 79345      | 81          |
| 79003      | 89          | 79068      | 89          | 79227      | 88          | 79346      | 81          |
| 79005      | 89          | 79070      | 89          | 79229      | 81          | 79347      | 81          |
| 79007      | 89          | 79072      | 81          | 79230      | 89          | 79350      | 81          |
| 79009      | 81          | 79077      | 89          | 79231      | 81          | 79351      | 81          |
| 79010      | 89          | 79078      | 89          | 79233      | 81          | 79353      | 81          |
| 79011      | 89          | 79079      | 89          | 79234      | 81          | 79355      | 81          |
| 79012      | 89          | 79080      | 89          | 79235      | 81          | 79356      | 81          |
| 79013      | 89          | 79081      | 89          | 79236      | 81          | 79357      | 81          |
| 79014      | 89          | 79082      | 81          | 79237      | 89          | 79358      | 81          |
| 79015      | 89          | 79083      | 89          | 79239      | 81          | 79359      | 81          |
| 79018      | 89          | 79084      | 89          | 79240      | 89          | 79360      | 81          |
| 79019      | 89          | 79085      | 81          | 79241      | 81          | 79363      | 81          |
| 79021      | 81          | 79086      | 89          | 79243      | 81          | 79364      | 81          |
| 79022      | 89          | 79087      | 89          | 79244      | 81          | 79366      | 81          |
| 79024      | 89          | 79088      | 81          | 79245      | 81          | 79367      | 81          |
| 79025      | 89          | 79091      | 89          | 79247      | 88          | 79369      | 81          |
| 79027      | 81          | 79092      | 89          | 79248      | 81          | 79370      | 81          |
| 79029      | 89          | 79093      | 89          | 79250      | 81          | 79371      | 81          |
| 79031      | 81          | 79094      | 89          | 79251      | 89          | 79372      | 81          |
| 79032      | 81          | 79095      | 89          | 79252      | 88          | 79373      | 81          |

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|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| 79376      | 81          | 79528      | 81          | 79719      | 69          | 79835      | 51          |
| 79377      | 81          | 79529      | 88          | 79720      | 69          | 79836      | 51          |
| 79378      | 81          | 79530      | 73          | 79730      | 67          | 79837      | 67          |
| 79379      | 81          | 79532      | 69          | 79731      | 69          | 79838      | 51          |
| 79380      | 81          | 79533      | 88          | 79733      | 69          | 79839      | 67          |
| 79381      | 81          | 79534      | 81          | 79734      | 67          | 79842      | 67          |
| 79382      | 81          | 79535      | 69          | 79735      | 67          | 79843      | 67          |
| 79383      | 81          | 79536      | 73          | 79738      | 81          | 79845      | 67          |
| 79401      | 81          | 79537      | 69          | 79739      | 69          | 79846      | 67          |
| 79403      | 81          | 79538      | 73          | 79740      | 67          | 79847      | 67          |
| 79404      | 81          | 79539      | 88          | 79741      | 69          | 79848      | 67          |
| 79406      | 81          | 79540      | 81          | 79742      | 69          | 79849      | 51          |
| 79407      | 81          | 79541      | 73          | 79743      | 67          | 79851      | 67          |
| 79408      | 81          | 79543      | 81          | 79744      | 67          | 79852      | 67          |
| 79409      | 81          | 79544      | 88          | 79745      | 69          | 79853      | 51          |
| 79410      | 81          | 79545      | 69          | 79748      | 69          | 79854      | 67          |
| 79411      | 81          | 79546      | 81          | 79749      | 69          | 79855      | 67          |
| 79412      | 81          | 79547      | 88          | 79752      | 69          | 79901      | 51          |
| 79413      | 81          | 79548      | 88          | 79754      | 67          | 79902      | 51          |
| 79414      | 81          | 79549      | 81          | 79755      | 69          | 79903      | 51          |
| 79415      | 81          | 79550      | 81          | 79756      | 69          | 79904      | 51          |
| 79416      | 81          | 79553      | 88          | 79758      | 69          | 79905      | 51          |
| 79423      | 81          | 79556      | 69          | 79759      | 69          | 79906      | 51          |
| 79424      | 81          | 79560      | 81          | 79761      | 20          | 79907      | 51          |
| 79452      | 81          | 79561      | 73          | 79762      | 20          | 79908      | 51          |
| 79490      | 81          | 79562      | 73          | 79763      | 20          | 79910      | 51          |
| 79501      | 88          | 79563      | 73          | 79764      | 20          | 79911      | 51          |
| 79502      | 81          | 79565      | 69          | 79765      | 20          | 79912      | 51          |
| 79503      | 88          | 79566      | 73          | 79766      | 20          | 79915      | 51          |
| 79504      | 73          | 79567      | 73          | 79770      | 67          | 79916      | 51          |
| 79505      | 88          | 79601      | 73          | 79772      | 67          | 79917      | 51          |
| 79506      | 69          | 79602      | 73          | 79776      | 69          | 79918      | 51          |
| 79508      | 73          | 79603      | 73          | 79777      | 69          | 79920      | 51          |
| 79510      | 73          | 79604      | 73          | 79778      | 69          | 79922      | 51          |
| 79511      | 69          | 79605      | 73          | 79780      | 67          | 79924      | 51          |
| 79512      | 69          | 79606      | 73          | 79781      | 67          | 79925      | 51          |
| 79516      | 81          | 79607      | 73          | 79782      | 69          | 79927      | 51          |
| 79517      | 81          | 79701      | 20          | 79783      | 69          | 79928      | 51          |
| 79518      | 81          | 79703      | 20          | 79785      | 67          | 79930      | 51          |
| 79519      | 73          | 79705      | 20          | 79786      | 67          | 79932      | 51          |
| 79520      | 88          | 79706      | 20          | 79788      | 69          | 79934      | 51          |
| 79521      | 88          | 79707      | 20          | 79789      | 69          | 79935      | 51          |
| 79525      | 88          | 79713      | 69          | 79821      | 51          | 79936      | 51          |
| 79526      | 81          | 79714      | 69          | 79830      | 67          | 79938      | 51          |
| 79527      | 81          | 79718      | 67          | 79834      | 67          |            |             |

## METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

### TEXAS RESIDENTIAL PROPERTY

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners  
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

#### RATING STEPS

- STEP 1 - Determine: Territory  
GeoProtect Level  
Construction Type  
Coverage A Amount
- STEP 2 - Select the base premium based on the territory. Multiply by the GeoProtect factor and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- STEP 3 - Multiply the premium from STEP 2 by the construction factor. Round to the nearest dollar.
- STEP 4 - Multiply the premium from STEP 3 by the appropriate Coverage A amount factor displayed on the same rate page and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. (See Rate Pages 5 and 6 for examples of determining amounts not shown.)
- STEP 5 - Refer to the Optional Coverages Tab for Discounts and Surcharges, Increased Limits, and Optional Coverages. Apply the following factors sequentially to the premium derived from STEP 4. Round to the nearest dollar after each step.
1. Roof Covering Credit
  2. Superior Construction Factor (Not applicable to Mobile Home products. See Rate Pages)
  3. Seasonal or Sublease Surcharge (Not applicable to Landlord's Rental Dwelling)
  4. Deductible Factors
  5. Market Value Factor (Market Value products only. See Rate Pages)
  6. GrandProtect Factor
  7. Tier Factor
  8. Townhouse or Rowhouse (Not applicable to Mobile Home products)
  9. Age of Dwelling
  10. Multi-Family Rating
  11. Protective Device Discounts
  12. Age of Insured (Not applicable to Landlord's Rental Dwelling)
  13. Windstorm and Hail Exclusion
  14. Replacement Cost on Contents - Coverage 3 (Included in Platinum Home rates)
  15. Building Property Loss Settlement Options - Coverage 2 (Not applicable to Market Value Products)
  16. Causes of Loss to Property Options - Coverage 19
  17. Ordinance or Law Coverage - Coverage 15
  18. Roof Rating Factor (Not applicable to Mobile Home Products)
  19. Alternative Heating Source Surcharge
  20. Actual Cash Value Loss Settlement for Roofs - Coverage 42 (Not applicable to Platinum Home or Mobile Home Products)
- STEP 6 - Apply the flat dollar amount for Hurricane Windstorm Coverage (see rating steps on Rate Page 2).
- STEP 7 - Apply the Loss Experience Rating Plan. Round to the nearest dollar.
- STEP 8 - Apply MetRewards. Round to the nearest dollar.
- STEP 9 - Apply the flat dollar charges or credits for any other desired optional coverages (including the flat dollar charges for Platinum, GrandProtect and Fungus and Mold Buyback Coverage). Round each charge or credit to the nearest dollar.
- STEP 10 - Apply Premium Cap Factor separately to the basic premium (including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 11 - Apply Home Policy Plus separately to the basic premium (including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 12 - Apply the Mass Merchandising Account Deviation separately to the basic premium (including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect (if applicable). Round each result to the nearest dollar.

**See Rate Page 3 for sample Calculation**

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**TEXAS RESIDENTIAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners  
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

**HURRICANE WINDSTORM COVERAGE RATING STEPS**

Apply the following factors sequentially to the premium derived from STEP 4 on Rate Page 1.  
Round to the nearest dollar after each step.

1. Deductible Credits and Charges
2. Market Value Factor (Market Value products only. See Rate Pages)
3. GrandProtect Factor
4. Tier Factor
5. Hurricane Windstorm Coverage Surcharge Factor
6. Replacement Cost on Contents - Coverage 3 (included in Platinum Homeowner rates)
7. Building Replacement Cost Options - Coverage 2 (Not applicable to Market Value Products)
8. Roof Rating Factor (Not applicable to Mobile Home products)
9. Actual Cash Value Loss Settlement for Roofs - Coverage 42 (Not applicable to Platinum Homeowners or Mobile Home Products)

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**TEXAS RESIDENTIAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners  
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

**RATING EXAMPLE**

**Sample Homeowners Calculation: Territory 19, GeoProtect 38, \$125,000 Coverage**

|   |           |  |
|---|-----------|--|
| Homeowners \$1000 Deductible Premium                                  | = \$1,808 | (round to nearest whole dollar after each calculation) |
| GeoProtect 38 Factor  | x 1.050   |  |
|   | \$1,898   |  |
| Construction Factor (Frame)   | x 1.050   |  |
|   | \$1,993   |  |
| Coverage A Amount Factor  | x 0.938   |  |
| Subtotal  | \$1,869   |  |
| Deductible Credit (\$1000 Deductible w/ 2% Wind & Hail)               | x 0.84    |  |
| Subtotal  | \$1,570   |  |
| Tier Factor (Tier 44)   | x 1.38    |  |
| Subtotal  | \$2,167   |  |
| Age of Dwelling (5 years old)   | 0.85      |  |
| Subtotal  | \$1,842   |  |
| Protective Device Discount (Combination Devices)                      | x 0.95    |  |
| Subtotal  | \$1,750   |  |
| Age of Insured (under 55)   | x 1.00    |  |
| Subtotal  | \$1,750   |  |
| Replacement Cost on Contents (Coverage 3)                             | x 1.15    |  |
| Subtotal  | \$2,013   |  |
| Actual Cash Value Loss Settlement for Roofs (Coverage 42)             | x 0.90    |  |
| Subtotal  | \$1,812   |  |
| Hurricane Windstorm Coverage (see Rate Page 4 for sample calculation) | + \$137   |  |
| Subtotal  | \$1,949   |  |
| Loss Experience Rating Plan (No Chargeable Losses)                    | x 1.00    |  |
| Subtotal  | \$1,949   |  |
| MetRewards (New Business, 0 Claims in 60 months)                      | x 0.95    | Home Policy Plus                                       |
| Subtotal  | \$1,852   | x 0.83 = \$1,537                                       |
| \$300,000 Personal Liability (Coverage F)                             | \$15      | x 0.83 = \$12  |
| <b>TOTAL POLICY PREMIUM</b>   |           | <b>\$1,550</b>   |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners  
 Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

**HURRICANE WINDSTORM COVERAGE RATING EXAMPLE**

**Sample Hurricane Windstorm Coverage Calculations: Territory 19**

|  | Homeowners    | Platinum      |
|--|---------------|---------------|
| Premium derived from STEP 4  | \$1,869       | \$2,154       |
| Deductible Credit (\$1000 Deductible w/ 2% Wind & Hail)              |               |               |
| \$1,869  | \$2,154       |               |
| x <u>0.84</u>  | x <u>0.84</u> |               |
| \$1,570  | \$1,570       | \$1,809       |
| Subtotal   | \$299         | \$345         |
| Tier Factor (Tier 44)  |               |               |
|  | x <u>1.10</u> | x <u>1.10</u> |
|  | \$329         | \$380         |
| Hurricane Windstorm Coverage Surcharge Factor<br>(Policy Deductible) |               |               |
|  | x <u>0.40</u> | x <u>0.40</u> |
| Subtotal   | \$132         | \$152         |
| Replacement Cost on Contents<br>(Coverage 3)                         |               |               |
|  | x <u>1.15</u> | Included      |
| Subtotal   | \$152         |               |
| Actual Cash Value Loss Settlement for Roofs<br>(Coverage 42)         |               |               |
|  | x <u>0.90</u> | n/a           |
| Subtotal   | \$137         |               |
| <b>Total Hurricane Windstorm Coverage Premium</b>                    | <b>\$137</b>  | <b>\$152</b>  |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners  
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

**RATING EXAMPLE**

**INTERPOLATION** - If the desired Coverage A amount is less than the highest amount shown, interpolate premiums calculated for the nearest amount above and below the desired amount as shown below.

Example: \$112,000 policy amount; nearest amounts are \$110,000 and \$115,000.

| STEPS               | PROCEDURE   | EXAMPLE   |                     |                       |                                     |                      |                |                                     |           |                |                       |
|---------------------|---|---|---------------------|-----------------------|-------------------------------------|----------------------|----------------|-------------------------------------|-----------|----------------|-----------------------|
| 1                   | Find the Cov. A amount factors for the amounts noted above.   | <table> <tr> <td>Cov. A Amt.</td> <td>Factor</td> <td></td> </tr> <tr> <td>\$115,000</td> <td>0.885</td> <td>higher amount</td> </tr> <tr> <td>\$110,000</td> <td>0.859</td> <td>lower amount</td> </tr> </table> | Cov. A Amt.         | Factor                |                                     | \$115,000            | 0.885          | higher amount                       | \$110,000 | 0.859          | lower amount          |
| Cov. A Amt.         | Factor  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| \$115,000           | 0.885   | higher amount   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| \$110,000           | 0.859   | lower amount  |                     |                       |                                     |                      |                |                                     |           |                |                       |
| 2                   | Calculate premium for higher amount.  | <table> <tr> <td></td> <td>\$1,993</td> <td>base premium*</td> </tr> <tr> <td>x</td> <td>0.885</td> <td>factor</td> </tr> <tr> <td></td> <td><u>\$1,764</u></td> <td>prem. for higher amt.</td> </tr> </table>    |                     | \$1,993               | base premium*                       | x                    | 0.885          | factor                              |           | <u>\$1,764</u> | prem. for higher amt. |
|                     | \$1,993   | base premium*   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| x                   | 0.885   | factor  |                     |                       |                                     |                      |                |                                     |           |                |                       |
|                     | <u>\$1,764</u>  | prem. for higher amt.   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| 3                   | Calculate premium for lower amount.   | <table> <tr> <td></td> <td>\$1,993</td> <td>base premium*</td> </tr> <tr> <td>x</td> <td>0.859</td> <td>factor</td> </tr> <tr> <td></td> <td><u>\$1,712</u></td> <td>prem. for lower amt.</td> </tr> </table>     |                     | \$1,993               | base premium*                       | x                    | 0.859          | factor                              |           | <u>\$1,712</u> | prem. for lower amt.  |
|                     | \$1,993   | base premium*   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| x                   | 0.859   | factor  |                     |                       |                                     |                      |                |                                     |           |                |                       |
|                     | <u>\$1,712</u>  | prem. for lower amt.  |                     |                       |                                     |                      |                |                                     |           |                |                       |
| 4                   | Subtract the lower amount from the desired amount. This is the additional coverage amount.  | <table> <tr> <td>\$112,000</td> <td>desired amount</td> </tr> <tr> <td>- \$110,000</td> <td>lower amount</td> </tr> <tr> <td><u>\$2,000</u></td> <td>add'l coverage amt.</td> </tr> </table>                      | \$112,000           | desired amount        | - \$110,000                         | lower amount         | <u>\$2,000</u> | add'l coverage amt.                 |           |                |                       |
| \$112,000           | desired amount  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| - \$110,000         | lower amount  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| <u>\$2,000</u>      | add'l coverage amt.   |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| 5                   | Subtract the lower amount from the higher amount. This is the amount difference.  | <table> <tr> <td>\$115,000</td> <td>higher amount</td> </tr> <tr> <td>- \$110,000</td> <td>lower amount</td> </tr> <tr> <td><u>\$5,000</u></td> <td>amount difference</td> </tr> </table>                         | \$115,000           | higher amount         | - \$110,000                         | lower amount         | <u>\$5,000</u> | amount difference                   |           |                |                       |
| \$115,000           | higher amount   |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| - \$110,000         | lower amount  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| <u>\$5,000</u>      | amount difference   |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| 6                   | Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.   | <table> <tr> <td>\$1,764</td> <td>prem. for higher amt.</td> </tr> <tr> <td>- \$1,712</td> <td>prem. for lower amt.</td> </tr> <tr> <td><u>\$52</u></td> <td>premium difference</td> </tr> </table>               | \$1,764             | prem. for higher amt. | - \$1,712                           | prem. for lower amt. | <u>\$52</u>    | premium difference                  |           |                |                       |
| \$1,764             | prem. for higher amt.   |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| - \$1,712           | prem. for lower amt.  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| <u>\$52</u>         | premium difference  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| 7                   | Determine the premium for the additional amount by the following formula:<br><br>$\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \frac{\text{premium}}{\text{difference}} = \text{prem for add'l amt.}$ | <table> <tr> <td><math>\frac{2000}{5000}</math></td> <td>x</td> <td>\$52</td> <td>=</td> <td>\$21</td> <td>prem for add'l amt. (to nearest \$)</td> </tr> </table>  | $\frac{2000}{5000}$ | x                     | \$52                                | =                    | \$21           | prem for add'l amt. (to nearest \$) |           |                |                       |
| $\frac{2000}{5000}$ | x   | \$52  | =                   | \$21                  | prem for add'l amt. (to nearest \$) |                      |                |                                     |           |                |                       |
| 8                   | Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.  | <table> <tr> <td>\$1,712</td> <td>prem. for lower amt.</td> </tr> <tr> <td>+ \$21</td> <td>prem. for add'l amt.</td> </tr> <tr> <td><u>\$1,733</u></td> <td>desired premium</td> </tr> </table>                   | \$1,712             | prem. for lower amt.  | + \$21                              | prem. for add'l amt. | <u>\$1,733</u> | desired premium                     |           |                |                       |
| \$1,712             | prem. for lower amt.  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| + \$21              | prem. for add'l amt.  |   |                     |                       |                                     |                      |                |                                     |           |                |                       |
| <u>\$1,733</u>      | desired premium   |   |                     |                       |                                     |                      |                |                                     |           |                |                       |

\* Base premium determined after applying the GeoProtect and construction type factors.

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners  
Landlord's Rental Dwelling, GrandProtect Landlord's Rental Dwelling, Mobile Home, GrandProtect Mobile Home

**RATING EXAMPLE**

**EXTRAPOLATION** - If the desired Coverage A amount is more than the highest amount shown, extrapolate as shown below.

**Example:** \$1,320,000 Coverage A amount

| STEPS | PROCEDURE  | EXAMPLE                                   |   |
|-------|--|---|---|
| 1     | Find the Cov. A amt. factors for the highest amount and for each additional \$10,000.  | Cov. A Amt.<br>\$1,000,000<br>\$10,000    | Factors<br>3.284 highest amount<br>0.034 each add'l \$10,000                                |
| 2     | Calculate premium for highest amount shown.  |   | \$1,993 base premium*<br>x 3.284 factor<br>\$6,545  |
| 3     | Calculate premium for each additional \$10,000 (round to nearest dollar)   |   | \$1,993 base premium*<br>x 0.034 factor<br>\$68   |
| 4     | Subtract the highest amount from the desired amount. This is the additional coverage amount.   | \$1,320,000<br>- \$1,000,000<br>\$320,000 | desired amount<br>highest amount<br>add'l cov. amt.   |
| 5     | Determine the premium for the additional amount by the following formula:<br>$\frac{\text{add'l amt.}}{\$10,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt}$ | $\frac{\$320,000}{\$10,000} \times$       | \$68 = \$2176 prem for add'l amount (to nearest \$)   |
| 6     | Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.   |   | \$6,545 prem. for highest amt.<br>+ \$2,176 prem. for add'l amt.<br>\$8,721 desired premium |

\* Base premium determined after applying the GeoProtect and construction type factors.

**CONSTRUCTION DEFINITIONS**

- Masonry** A dwelling with walls of masonry or masonry veneer construction. A dwelling with exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials shall be considered masonry. A dwelling with exterior walls of combustible construction veneered with brick or stone shall be considered masonry veneer.
- Frame** A dwelling with walls of frame, or metal-sheathed or stucco frame construction, or with walls of metal or metal lath and plaster on combustible supports.
- Mixed** A dwelling shall be classed as frame construction when the wall area of frame construction (including gables) exceeds 33 1/3% of the total wall area.
- Superior** Non-Combustible - exterior walls, floors and roof constructed of and supported by metal, asbestos, gypsum, or other non-combustible materials.  
Masonry Non-Combustible - exterior walls constructed of masonry materials, and floors and roof of metal or other non-combustible materials.  
Fire Resistive - exterior walls, floors and roof constructed of masonry or other fire resistive material.
- Mobile Home** A Mobile Home is a factory-built single-family dwelling. It must display the HUD seal, certifying compliance with the National Manufactured Home Construction and Safety Code.



**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

Homeowners, HO-2 Homeowners, Market Value, Platinum Homeowners, GrandProtect Homeowners

Base Premiums - 1% Deductible

**Base Premiums**

**Coverage A Factors**

| Territory | Base Rate |
|-----------|-----------|
| 17        | 2430      |
| 18        | 2216      |
| 19        | 1808      |
| 20        | 3204      |
| 21        | 3078      |
| 22        | 3827      |
| 23        | 2099      |
| 24        | 4819      |
| 25        | 2296      |
| 26        | 1547      |
| 27        | 1722      |
| 28        | 2094      |
| 29        | 1781      |
| 30        | 3049      |
| 31        | 2641      |
| 32        | 2430      |
| 33        | 3885      |
| 34        | 4310      |
| 35        | 4570      |
| 36        | 3751      |
| 37        | 3608      |
| 38        | 4166      |
| 39        | 2915      |
| 40        | 2845      |
| 41        | 3798      |
| 42        | 2791      |
| 43        | 3161      |
| 44        | 3315      |
| 45        | 1501      |
| 46        | 2061      |
| 47        | 1845      |
| 48        | 1659      |
| 49        | 1400      |
| 50        | 1397      |
| 51        | 1578      |
| 52        | 1445      |
| 53        | 2461      |
| 54        | 1994      |
| 55        | 1576      |
| 56        | 1782      |
| 57        | 1535      |
| 58        | 1335      |
| 59        | 1667      |
| 60        | 1441      |
| 61        | 2363      |
| 62        | 1900      |
| 63        | 1839      |
| 64        | 2285      |
| 65        | 4319      |
| 67        | 3675      |
| 69        | 3723      |
| 71        | 2333      |
| 72        | 2889      |
| 73        | 2508      |
| 74        | 2539      |
| 76        | 2376      |
| 77        | 2904      |
| 78        | 2530      |
| 81        | 2728      |
| 84        | 2798      |
| 85        | 2791      |
| 87        | 2928      |
| 88        | 2596      |
| 89        | 3568      |
| 90        | 1872      |
| 91        | 2689      |
| 92        | 1944      |
| 93        | 1679      |
| 94        | 1634      |
| 95        | 1454      |
| 96        | 1790      |
| 97        | 1614      |

| Cov. A Amount | Homeowners & HO-2 Homeowners | Platinum Homeowners* |
|---------------|------------------------------|----------------------|
| \$30,000      | 0.350                        | 0.460                |
| \$40,000      | 0.438                        | 0.574                |
| \$45,000      | 0.481                        | 0.631                |
| \$50,000      | 0.524                        | 0.687                |
| \$55,000      | 0.552                        | 0.725                |
| \$60,000      | 0.581                        | 0.761                |
| \$65,000      | 0.609                        | 0.788                |
| \$70,000      | 0.637                        | 0.814                |
| \$75,000      | 0.665                        | 0.839                |
| \$80,000      | 0.693                        | 0.863                |
| \$85,000      | 0.722                        | 0.891                |
| \$90,000      | 0.750                        | 0.917                |
| \$95,000      | 0.779                        | 0.945                |
| \$100,000     | 0.806                        | 0.969                |
| \$105,000     | 0.832                        | 0.991                |
| \$110,000     | 0.859                        | 1.014                |
| \$115,000     | 0.885                        | 1.034                |
| \$120,000     | 0.911                        | 1.055                |
| \$125,000     | 0.938                        | 1.081                |
| \$130,000     | 0.951                        | 1.092                |
| \$135,000     | 0.966                        | 1.108                |
| \$140,000     | 0.980                        | 1.125                |
| \$145,000     | 0.994                        | 1.140                |
| \$150,000     | 1.008                        | 1.157                |
| \$160,000     | 1.044                        | 1.198                |
| \$170,000     | 1.080                        | 1.238                |
| \$180,000     | 1.118                        | 1.283                |

| Cov. A Amount | Homeowners & HO-2 Homeowners | Platinum Homeowners* |
|---------------|------------------------------|----------------------|
| \$190,000     | 1.158                        | 1.329                |
| \$200,000     | 1.236                        | 1.418                |
| \$210,000     | 1.277                        | 1.464                |
| \$220,000     | 1.318                        | 1.512                |
| \$230,000     | 1.350                        | 1.549                |
| \$240,000     | 1.372                        | 1.574                |
| \$250,000     | 1.393                        | 1.598                |
| \$260,000     | 1.413                        | 1.621                |
| \$270,000     | 1.432                        | 1.642                |
| \$280,000     | 1.458                        | 1.672                |
| \$290,000     | 1.485                        | 1.704                |
| \$300,000     | 1.586                        | 1.819                |
| \$350,000     | 1.708                        | 1.908                |
| \$400,000     | 1.847                        | 2.063                |
| \$450,000     | 1.954                        | 2.183                |
| \$500,000     | 2.090                        | 2.336                |
| \$550,000     | 2.227                        | 2.488                |
| \$600,000     | 2.363                        | 2.593                |
| \$650,000     | 2.522                        | 2.767                |
| \$700,000     | 2.681                        | 2.889                |
| \$750,000     | 2.817                        | 3.036                |
| \$800,000     | 2.614                        | 2.816                |
| \$850,000     | 2.774                        | 2.989                |
| \$900,000     | 2.948                        | 3.176                |
| \$950,000     | 3.114                        | 3.355                |
| \$1,000,000   | 3.284                        | 3.538                |
| Ea. Add'l 10  | 0.034                        | 0.037                |

| GeoProtect Factors |        |
|--------------------|--------|
| GeoProtect Level   | Factor |
| 1-4                | 0.85   |
| 5-9                | 0.88   |
| 10-13              | 0.90   |
| 14-16              | 0.92   |
| 17-19              | 0.93   |
| 20-22              | 0.94   |
| 23-26              | 0.95   |
| 27-30              | 0.96   |
| 31-34              | 0.98   |
| 35-38              | 1.05   |
| 39-41              | 1.06   |
| 42-45              | 1.07   |
| 46-50              | 1.07   |
| 51-56              | 1.07   |
| 57-60              | 1.18   |
| 61-70              | 1.24   |
| 71-82              | 1.26   |
| 83-92              | 1.28   |
| 93-96              | 1.30   |
| 97-99              | 1.34   |

| Construction Factors |                         |       |
|----------------------|-------------------------|-------|
| GeoProtect Level     | Masonry/ Masonry Veneer | Frame |
| ALL                  | 1.00                    | 1.05  |

GeoProtect Level is assigned based on the level of risk associated with the fire hazard.

GrandProtect: Multiply Platinum rate by 1.05  
 Refer to Manual, Coverage 19B for HO-2 Homeowners Factor  
 Superior Construction: Multiply Masonry Rate by .85  
 Market Value: Multiply by 1.25 (NOT available on Platinum Homeowners)  
 \* Platinum Flat Dollar Charge: Add \$50  
 GrandProtect Flat Dollar Add-On: Add \$25 to Platinum Add-On

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTAL PROPERTY

Landlord's Rental Dwelling & GrandProtect Landlord's Dwelling

Base Premiums - 1% Deductible

Base Premiums

| Territory | Base Rate |
|-----------|-----------|
| 17        | 2497      |
| 18        | 2316      |
| 19        | 1427      |
| 20        | 2813      |
| 21        | 4024      |
| 22        | 4555      |
| 23        | 2445      |
| 24        | 6186      |
| 25        | 2316      |
| 26        | 1160      |
| 27        | 1359      |
| 28        | 1264      |
| 29        | 1361      |
| 30        | 2519      |
| 31        | 2733      |
| 32        | 2497      |
| 33        | 2437      |
| 34        | 2351      |
| 35        | 2355      |
| 36        | 2481      |
| 37        | 1953      |
| 38        | 2591      |
| 39        | 2256      |
| 40        | 2126      |
| 41        | 1735      |
| 42        | 1935      |
| 43        | 1819      |
| 44        | 1911      |
| 45        | 1518      |
| 46        | 1790      |
| 47        | 1425      |
| 48        | 1363      |
| 49        | 1425      |
| 50        | 1443      |
| 51        | 962       |
| 52        | 1443      |
| 53        | 1469      |
| 54        | 1506      |
| 55        | 1518      |
| 56        | 1427      |
| 57        | 1541      |
| 58        | 1454      |
| 59        | 1453      |
| 60        | 1424      |
| 61        | 1571      |
| 62        | 1696      |
| 63        | 1810      |
| 64        | 1619      |
| 65        | 2132      |
| 67        | 2152      |
| 69        | 2813      |
| 71        | 1571      |
| 72        | 1787      |
| 73        | 2196      |
| 74        | 1685      |
| 76        | 1969      |
| 77        | 1796      |
| 78        | 2288      |
| 81        | 1970      |
| 84        | 1651      |
| 85        | 1883      |
| 87        | 1854      |
| 88        | 2034      |
| 89        | 2654      |
| 90        | 1518      |
| 91        | 1790      |
| 92        | 1363      |
| 93        | 1425      |
| 94        | 1443      |
| 95        | 1454      |
| 96        | 1424      |
| 97        | 1361      |

Coverage A Factors

| Cov. A Amount | Landlord's |
|---------------|------------|
| \$30,000      | 0.334      |
| \$40,000      | 0.417      |
| \$45,000      | 0.458      |
| \$50,000      | 0.499      |
| \$55,000      | 0.526      |
| \$60,000      | 0.553      |
| \$65,000      | 0.580      |
| \$70,000      | 0.607      |
| \$75,000      | 0.634      |
| \$80,000      | 0.660      |
| \$85,000      | 0.687      |
| \$90,000      | 0.714      |
| \$95,000      | 0.741      |
| \$100,000     | 0.768      |
| \$105,000     | 0.793      |
| \$110,000     | 0.818      |
| \$115,000     | 0.843      |
| \$120,000     | 0.868      |
| \$125,000     | 0.893      |
| \$130,000     | 0.906      |
| \$135,000     | 0.920      |
| \$140,000     | 0.933      |
| \$145,000     | 0.947      |
| \$150,000     | 0.960      |
| \$160,000     | 0.998      |
| \$170,000     | 1.037      |
| \$180,000     | 1.075      |

| Cov. A Amount | Landlord's |
|---------------|------------|
| \$190,000     | 1.114      |
| \$200,000     | 1.188      |
| \$210,000     | 1.228      |
| \$220,000     | 1.267      |
| \$230,000     | 1.307      |
| \$240,000     | 1.346      |
| \$250,000     | 1.386      |
| \$260,000     | 1.426      |
| \$270,000     | 1.465      |
| \$280,000     | 1.505      |
| \$290,000     | 1.544      |
| \$300,000     | 1.664      |
| \$350,000     | 1.872      |
| \$400,000     | 2.080      |
| \$450,000     | 2.236      |
| \$500,000     | 2.392      |
| \$550,000     | 2.548      |
| \$600,000     | 2.704      |
| \$650,000     | 2.886      |
| \$700,000     | 3.068      |
| \$750,000     | 3.224      |
| \$800,000     | 2.990      |
| \$850,000     | 3.174      |
| \$900,000     | 3.358      |
| \$950,000     | 3.519      |
| \$1,000,000   | 3.680      |
| Ea. Add'l 10  | 0.035      |

| GeoProtect Factors |        |
|--------------------|--------|
| GeoProtect Level   | Factor |
| 1-4                | 0.85   |
| 5-9                | 0.88   |
| 10-13              | 0.90   |
| 14-16              | 0.92   |
| 17-19              | 0.93   |
| 20-22              | 0.94   |
| 23-26              | 0.95   |
| 27-30              | 0.96   |
| 31-34              | 0.98   |
| 35-38              | 1.05   |
| 39-41              | 1.06   |
| 42-45              | 1.07   |
| 46-50              | 1.07   |
| 51-56              | 1.07   |
| 57-60              | 1.18   |
| 61-70              | 1.24   |
| 71-82              | 1.26   |
| 83-92              | 1.28   |
| 93-96              | 1.30   |
| 97-99              | 1.34   |

| Construction Factors |                         |       |
|----------------------|-------------------------|-------|
| GeoProtect Level     | Masonry/ Masonry Veneer | Frame |
| ALL                  | 1.00                    | 1.05  |

GeoProtect Level is assigned based on the level of risk associated with the fire hazard.

Refer to Manual, Coverage 19 for HO-2 Factor  
 Superior Construction: Multiply Masonry Rate by .85  
 GrandProtect Landlord's Dwelling: Multiply by 1.25  
 GrandProtect Flat Dollar Charge: \$35.

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mobile Home & GrandProtect Mobile Home

Base Premiums - 1% Deductible

Base Premiums

| Territory | Base Rate |
|-----------|-----------|
| 17        | 1882      |
| 18        | 1706      |
| 19        | 1190      |
| 20        | 2021      |
| 21        | 3048      |
| 22        | 3509      |
| 23        | 1882      |
| 24        | 4766      |
| 25        | 1706      |
| 26        | 941       |
| 27        | 1119      |
| 28        | 1052      |
| 29        | 1064      |
| 30        | 1882      |
| 31        | 1882      |
| 32        | 1882      |
| 33        | 2161      |
| 34        | 2096      |
| 35        | 2053      |
| 36        | 2014      |
| 37        | 1745      |
| 38        | 2054      |
| 39        | 1794      |
| 40        | 1717      |
| 41        | 1510      |
| 42        | 1570      |
| 43        | 1510      |
| 44        | 1580      |
| 45        | 1315      |
| 46        | 1400      |
| 47        | 1193      |
| 48        | 1106      |
| 49        | 1169      |
| 50        | 1219      |
| 51        | 807       |
| 52        | 2027      |
| 53        | 1274      |
| 54        | 1269      |
| 55        | 1167      |
| 56        | 1190      |
| 57        | 1190      |
| 58        | 1190      |
| 59        | 1148      |
| 60        | 1181      |
| 61        | 1302      |
| 62        | 1302      |
| 63        | 1348      |
| 64        | 1313      |
| 65        | 1856      |
| 67        | 2180      |
| 69        | 2021      |
| 71        | 1284      |
| 72        | 1278      |
| 73        | 1568      |
| 74        | 1336      |
| 76        | 1545      |
| 77        | 1510      |
| 78        | 1734      |
| 81        | 1672      |
| 84        | 1412      |
| 85        | 1445      |
| 87        | 1508      |
| 88        | 1522      |
| 89        | 2025      |
| 90        | 1315      |
| 91        | 1400      |
| 92        | 1106      |
| 93        | 1169      |
| 94        | 1219      |
| 95        | 1190      |
| 96        | 1181      |
| 97        | 1064      |

Coverage A Factors

| Cov. A Amount | Mobile Home |
|---------------|-------------|
| \$5,000       | 0.387       |
| \$6,000       | 0.412       |
| \$8,000       | 0.461       |
| \$10,000      | 0.510       |
| \$12,000      | 0.559       |
| \$14,000      | 0.608       |
| \$16,000      | 0.657       |
| \$18,000      | 0.706       |
| \$20,000      | 0.755       |
| \$22,000      | 0.804       |
| \$24,000      | 0.853       |
| \$26,000      | 0.902       |
| \$28,000      | 0.951       |
| \$30,000      | 1.000       |
| \$32,000      | 1.049       |
| \$34,000      | 1.098       |
| \$36,000      | 1.147       |
| \$38,000      | 1.196       |
| \$40,000      | 1.247       |
| \$42,000      | 1.296       |
| \$44,000      | 1.345       |
| \$46,000      | 1.394       |
| \$48,000      | 1.443       |
| \$50,000      | 1.494       |
| \$55,000      | 1.575       |
| \$60,000      | 1.655       |
| \$65,000      | 1.736       |
| \$70,000      | 1.816       |
| \$75,000      | 1.897       |
| \$80,000      | 1.977       |
| \$85,000      | 2.057       |
| \$90,000      | 2.138       |
| \$95,000      | 2.218       |
| \$100,000     | 2.299       |
| \$105,000     | 2.374       |
| \$110,000     | 2.448       |
| \$115,000     | 2.523       |
| \$120,000     | 2.598       |
| \$125,000     | 2.672       |
| \$130,000     | 2.713       |
| \$135,000     | 2.753       |
| \$140,000     | 2.793       |
| \$145,000     | 2.833       |
| \$150,000     | 2.874       |
| Ea. Add'l 5   | 0.041       |

GeoProtect Factors

| GeoProtect Level | Factor |
|------------------|--------|
| 1-4              | 0.85   |
| 5-9              | 0.88   |
| 10-13            | 0.90   |
| 14-16            | 0.92   |
| 17-19            | 0.93   |
| 20-22            | 0.94   |
| 23-26            | 0.95   |
| 27-30            | 0.96   |
| 31-34            | 0.98   |
| 35-38            | 1.05   |
| 39-41            | 1.06   |
| 42-45            | 1.07   |
| 46-50            | 1.07   |
| 51-56            | 1.07   |
| 57-60            | 1.18   |
| 61-70            | 1.24   |
| 71-82            | 1.26   |
| 83-92            | 1.28   |
| 93-96            | 1.30   |
| 97-99            | 1.34   |

GeoProtect Level is assigned based on the level of risk associated with the fire hazard.

Refer to Manual, Coverage 19 for HO-2 Factor  
 GrandProtect Mobile Home: Multiply by 1.35  
 GrandProtect Flat Dollar Charge: \$35.

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

Renters, Platinum Renters, Condominium, Platinum Condominium, Landlord's Condominium  
GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium

**RATING STEPS**

- STEP 1 - Determine: Territory  
GeoProtect Level  
Coverage C Amount
- STEP 2 - Select the base premium based on the territory. Multiply by the GeoProtect factor and round to the nearest dollar. A premium involving \$.50 or more shall be rounded to the next higher whole dollar.
- STEP 3 - Multiply the premium from STEP 2 by the occupancy (number of units) factor. Round to the nearest dollar.
- STEP 4 - Multiply the premium from STEP 3 by the appropriate product factor. Round to the nearest dollar.
- STEP 5 - Multiply the premium from STEP 4 by the appropriate Coverage C amount factor displayed on the same rate page and round to the nearest dollar. (See Rate Pages 14 and 15 for examples of determining amounts not shown.)
- STEP 6 - Refer to the Optional Coverages Tab for Discounts and Surcharges, Increased Limits, and Optional Coverages. Apply the following discounts sequentially to the premium derived from STEP 5. Round to the nearest dollar after each step.
1. Fire Resistive Construction Credit (See Rate Pages)
  2. Seasonal or Sublease Surcharge (Not applicable to Landlord's Condominium or Renters products. See R:
  3. Deductible Factors
  4. GrandProtect Factor
  5. Tier Factor
  6. Protective Device Discounts
  7. Age of Insured (Not available with Landlord's Condominium)
  8. Windstorm and Hail Exclusion
  9. Replacement Cost on Contents - Coverage 3 (Included in Platinum Condominium & Platinum Renters rates)
  10. Causes of Loss to Property Options - Coverage 19
  11. Ordinance or Law Coverage - Coverage 15
  12. Alternative Heating Source Surcharge
- STEP 7 - Apply the flat dollar amount for Hurricane Windstorm Coverage (see rating steps on Rate Page 11).
- STEP 8 - Apply the Loss Experience Rating Plan. Round to the nearest dollar.
- STEP 9 - Apply MetRewards. Round to the nearest dollar.
- STEP 10 - Apply the flat dollar charges or credits for any other desired optional coverages (including the flat dollar charges for Platinum, GrandProtect and Fungus and Mold Buyback Coverage). Round each charge or credit to the nearest dollar.
- STEP 11 - Apply Premium Cap Factor separately to the basic premium (including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 12 - Apply Home Policy Plus separately to the basic premium (including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect. Round each result to the nearest dollar.
- STEP 13 - Apply the Mass Merchandising Account Deviation separately to the basic premium (including Hurricane Windstorm Coverage), each optional coverage, and the flat dollar premium for Platinum and GrandProtect (if applicable). Round each result to the nearest dollar.

**See Rate Page 12 for sample Condominium Calculation**

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**TEXAS RESIDENTIAL PROPERTY**

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**HURRICANE WINDSTORM COVERAGE RATING STEPS**

Apply the following factors sequentially to the premium derived from STEP 5 on Rate Page 10.  
Round to the nearest dollar after each step.

1. Deductible Credits and Charges
2. GrandProtect Factor
3. Tier Factor
4. Hurricane Windstorm Coverage Surcharge Factor
5. Replacement Cost on Contents - Coverage 3 (Included in Platinum Condominium & Platinum Renters rates)

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

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**RATING EXAMPLE**

**Sample CONDOMINIUM Calculation: Territory 17, GeoProtect 38, \$30,000 Coverage**

|  |   |       |  |
|--|---|-------|--|
| \$1000 Deductible Premium  | = | \$280 | (round to nearest whole dollar after each calculation) |
| GeoProtect Level 38 Factor   | x | 1.050 |  |
|  |   | \$294 |  |
| Occupancy Factor (5 or more units)                                     |   | 1.00  |  |
|  |   | \$294 |  |
| Condominium Factor   |   | 0.71  |  |
|  |   | \$209 |  |
| Coverage C Amount Factor   | x | 1.799 |  |
| Subtotal   |   | \$376 |  |
| Fire Resistive Construction  | x | 0.85  |  |
| Subtotal   |   | \$320 |  |
| Seasonal or Sublease Surcharge (Without Occupants)                     | x | 1.25  |  |
| Subtotal   |   | \$400 |  |
| Deductible Credit (\$2500 Deductible)                                  | x | 0.85  |  |
| Subtotal   |   | \$340 |  |
| Tier Factor ( Tier 44)   | x | 1.38  |  |
| Subtotal   |   | \$469 |  |
| Protective Device Discount (Combination Devices)                       | x | 0.95  |  |
| Subtotal   |   | \$446 |  |
| Replacement Cost on Contents (Coverage 3)                              | x | 1.25  |  |
| Subtotal   |   | \$558 |  |
| Hurricane Windstorm Coverage (see Rate Page 13 for Sample Calculation) | + | \$5   |  |
| Subtotal   |   | \$563 |  |
| Loss Experience Rating Plan (No Chargeable Losses)                     | x | 1.00  |  |
| Subtotal   |   | \$563 |  |
| MetRewards (New Business, 0 Claims in 60 months)                       | x | 0.95  | Home Policy Plus                                       |
| Subtotal   |   | \$535 | x 0.95 = \$508   |
| \$300,000 Personal Liability (Coverage F)                              |   | \$15  | x 0.95 = + \$14  |
| <b>TOTAL POLICY PREMIUM</b>  |   |       | <b>\$522</b>   |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

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GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium

**HURRICANE WINDSTORM COVERAGE RATING EXAMPLE**

**Sample Hurricane Windstorm Coverage Calculations: Territory 17**

|  | Renters               | Condominium           |
|--|-----------------------|-----------------------|
| Premium derived from STEP 5  | \$529                 | \$376                 |
| Deductible Credit (\$2500 Deductible)                                |                       |                       |
| \$529            \$376   |                       |                       |
| x <u>0.85</u> x <u>0.85</u>  |                       |                       |
| \$450            \$320   | <u>\$450</u>          | <u>\$320</u>          |
| Subtotal   | \$79                  | \$56                  |
| Tier Factor (Tier 44)  |                       |                       |
| Subtotal   | x <u>1.10</u><br>\$87 | x <u>1.10</u><br>\$62 |
| Hurricane Windstorm Coverage Surcharge Factor<br>(Policy Deductible) |                       |                       |
| Subtotal   | x <u>0.07</u><br>\$6  | x <u>0.07</u><br>\$4  |
| Replacement Cost on Contents<br>(Coverage 3)                         |                       |                       |
| Subtotal   | x <u>1.25</u><br>\$8  | x <u>1.25</u><br>\$5  |
| <b>Total Hurricane Windstorm Coverage Premium</b>                    | <b>\$8</b>            | <b>\$5</b>            |

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**RATING EXAMPLE**

**INTERPOLATION** - If the desired Coverage C amount is less than the highest amount shown, interpolate premiums calculated for the nearest amount above and below the desired amount as shown below.

Example: \$33,000 policy amount; nearest amounts are \$32,000 and \$34,000.

| STEPS       | PROCEDURE  | EXAMPLE   |  |                       |            |  |          |                       |  |  |
|-------------|--|---|--|-----------------------|------------|--|----------|-----------------------|--|--|
| 1           | Find the Cov. C amount factors for the amounts noted above.  | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">Cov. C Amt.</td> <td style="text-align:left;">Factors</td> </tr> <tr> <td style="text-align:right;">\$34,000</td> <td style="text-align:left;">2.019 higher amount</td> </tr> <tr> <td style="text-align:right;">\$32,000</td> <td style="text-align:left;">1.910 lower amount</td> </tr> </table>                                  | Cov. C Amt.                                | Factors               | \$34,000   | 2.019 higher amount                        | \$32,000 | 1.910 lower amount    |  |  |
| Cov. C Amt. | Factors  |   |  |                       |            |  |          |                       |  |  |
| \$34,000    | 2.019 higher amount  |   |  |                       |            |  |          |                       |  |  |
| \$32,000    | 1.910 lower amount   |   |  |                       |            |  |          |                       |  |  |
| 2           | Calculate premium for higher amount.   | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">\$209</td> <td style="text-align:left;">base premium*</td> </tr> <tr> <td style="text-align:right;">x 2.019</td> <td style="text-align:left;">factor</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">\$422</td> <td style="text-align:left;">prem. for higher amt.</td> </tr> </table>                   | \$209                                      | base premium*         | x 2.019    | factor                                     | \$422    | prem. for higher amt. |  |  |
| \$209       | base premium*  |   |  |                       |            |  |          |                       |  |  |
| x 2.019     | factor   |   |  |                       |            |  |          |                       |  |  |
| \$422       | prem. for higher amt.  |   |  |                       |            |  |          |                       |  |  |
| 3           | Calculate premium for lower amount.  | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">\$209</td> <td style="text-align:left;">base premium*</td> </tr> <tr> <td style="text-align:right;">x 1.910</td> <td style="text-align:left;">factor</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">\$399</td> <td style="text-align:left;">prem. for lower amt.</td> </tr> </table>                    | \$209                                      | base premium*         | x 1.910    | factor                                     | \$399    | prem. for lower amt.  |  |  |
| \$209       | base premium*  |   |  |                       |            |  |          |                       |  |  |
| x 1.910     | factor   |   |  |                       |            |  |          |                       |  |  |
| \$399       | prem. for lower amt.   |   |  |                       |            |  |          |                       |  |  |
| 4           | Subtract the lower amount from the desired amount. This is the additional coverage amount.   | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">\$33,000</td> <td style="text-align:left;">desired amount</td> </tr> <tr> <td style="text-align:right;">- \$32,000</td> <td style="text-align:left;">lower amount</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">\$1,000</td> <td style="text-align:left;">add'l coverage amt.</td> </tr> </table>      | \$33,000                                   | desired amount        | - \$32,000 | lower amount                               | \$1,000  | add'l coverage amt.   |  |  |
| \$33,000    | desired amount   |   |  |                       |            |  |          |                       |  |  |
| - \$32,000  | lower amount   |   |  |                       |            |  |          |                       |  |  |
| \$1,000     | add'l coverage amt.  |   |  |                       |            |  |          |                       |  |  |
| 5           | Subtract the lower amount from the higher amount. This is the amount difference.   | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">\$34,000</td> <td style="text-align:left;">higher amount</td> </tr> <tr> <td style="text-align:right;">- \$32,000</td> <td style="text-align:left;">lower amount</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">\$2,000</td> <td style="text-align:left;">amount difference</td> </tr> </table>         | \$34,000                                   | higher amount         | - \$32,000 | lower amount                               | \$2,000  | amount difference     |  |  |
| \$34,000    | higher amount  |   |  |                       |            |  |          |                       |  |  |
| - \$32,000  | lower amount   |   |  |                       |            |  |          |                       |  |  |
| \$2,000     | amount difference  |   |  |                       |            |  |          |                       |  |  |
| 6           | Subtract the premium for the lower amount from the premium for the higher amount. This is the premium difference.  | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">\$422</td> <td style="text-align:left;">prem. for higher amt.</td> </tr> <tr> <td style="text-align:right;">- \$399</td> <td style="text-align:left;">prem. for lower amt.</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">\$23</td> <td style="text-align:left;">premium difference</td> </tr> </table> | \$422                                      | prem. for higher amt. | - \$399    | prem. for lower amt.                       | \$23     | premium difference    |  |  |
| \$422       | prem. for higher amt.  |   |  |                       |            |  |          |                       |  |  |
| - \$399     | prem. for lower amt.   |   |  |                       |            |  |          |                       |  |  |
| \$23        | premium difference   |   |  |                       |            |  |          |                       |  |  |
| 7           | Determine the premium for the additional amount by the following formula:<br><br>$\frac{\text{add'l amt.}}{\text{amt. diff.}} \times \text{premium difference} = \text{prem for add'l amt.}$ | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">1000</td> <td style="text-align:left;">x</td> <td style="text-align:right;">\$23</td> <td style="text-align:left;">= \$12 prem for add'l amt. (to nearest \$)</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">2000</td> <td></td> <td></td> <td></td> </tr> </table>                                     | 1000                                       | x                     | \$23       | = \$12 prem for add'l amt. (to nearest \$) | 2000     |                       |  |  |
| 1000        | x  | \$23  | = \$12 prem for add'l amt. (to nearest \$) |                       |            |  |          |                       |  |  |
| 2000        |  |   |  |                       |            |  |          |                       |  |  |
| 8           | Add the premium for the additional amount to the premium for the lower amount to obtain the premium for the desired Coverage A amount.   | <table style="width:100%; border:none;"> <tr> <td style="text-align:right;">\$399</td> <td style="text-align:left;">prem. for lower amt.</td> </tr> <tr> <td style="text-align:right;">+ \$12</td> <td style="text-align:left;">prem. for add'l amt.</td> </tr> <tr> <td style="text-align:right; border-top: 1px solid black;">\$411</td> <td style="text-align:left;">desired premium</td> </tr> </table>     | \$399                                      | prem. for lower amt.  | + \$12     | prem. for add'l amt.                       | \$411    | desired premium       |  |  |
| \$399       | prem. for lower amt.   |   |  |                       |            |  |          |                       |  |  |
| + \$12      | prem. for add'l amt.   |   |  |                       |            |  |          |                       |  |  |
| \$411       | desired premium  |   |  |                       |            |  |          |                       |  |  |

\* Base premium determined after applying the GeoProtect, occupancy, and product factors.



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**RATING EXAMPLE**

**EXTRAPOLATION** - If the desired Coverage C amount is more than the highest amount shown, extrapolate as shown below.

Example: \$160,000 Coverage C amount

| STEPS           | PROCEDURE   | EXAMPLE   |  |           |                        |  |             |                      |         |          |                    |
|-----------------|---|---|--|-----------|------------------------|--|-------------|----------------------|---------|----------|--------------------|
| 1               | Find the Cov. C amt. factors for the highest amount and for each additional \$1,000.  | <table style="width:100%; border:none;"> <tr> <td style="width:30%; text-align:right;">Cov. C Amt.</td> <td style="width:30%; text-align:right;">Factors</td> <td style="width:40%;"></td> </tr> <tr> <td style="text-align:right;">\$150,000</td> <td style="text-align:right;">8.416</td> <td>highest amount</td> </tr> <tr> <td style="text-align:right;">\$1,000</td> <td style="text-align:right;">0.038</td> <td>each add'l \$1,000</td> </tr> </table> | Cov. C Amt.                                  | Factors   |                        | \$150,000                                    | 8.416       | highest amount       | \$1,000 | 0.038    | each add'l \$1,000 |
| Cov. C Amt.     | Factors   |   |  |           |                        |  |             |                      |         |          |                    |
| \$150,000       | 8.416   | highest amount  |  |           |                        |  |             |                      |         |          |                    |
| \$1,000         | 0.038   | each add'l \$1,000  |  |           |                        |  |             |                      |         |          |                    |
| 2               | Calculate premium for highest amount shown.   | <table style="width:100%; border:none;"> <tr> <td style="width:30%;"></td> <td style="width:30%; text-align:right;">\$209</td> <td style="width:40%;">base premium*</td> </tr> <tr> <td></td> <td style="text-align:right;">x 8.416</td> <td>factor</td> </tr> <tr> <td></td> <td style="text-align:right; border-top: 1px solid black;">\$1,759</td> <td></td> </tr> </table>  |  | \$209     | base premium*          |  | x 8.416     | factor               |         | \$1,759  |                    |
|                 | \$209   | base premium*   |  |           |                        |  |             |                      |         |          |                    |
|                 | x 8.416   | factor  |  |           |                        |  |             |                      |         |          |                    |
|                 | \$1,759   |   |  |           |                        |  |             |                      |         |          |                    |
| 3               | Calculate premium for each additional \$1,000 (round to nearest dime)   | <table style="width:100%; border:none;"> <tr> <td style="width:30%;"></td> <td style="width:30%; text-align:right;">\$209</td> <td style="width:40%;">base premium*</td> </tr> <tr> <td></td> <td style="text-align:right;">x 0.038</td> <td>factor</td> </tr> <tr> <td></td> <td style="text-align:right; border-top: 1px solid black;">\$7.90</td> <td></td> </tr> </table>   |  | \$209     | base premium*          |  | x 0.038     | factor               |         | \$7.90   |                    |
|                 | \$209   | base premium*   |  |           |                        |  |             |                      |         |          |                    |
|                 | x 0.038   | factor  |  |           |                        |  |             |                      |         |          |                    |
|                 | \$7.90  |   |  |           |                        |  |             |                      |         |          |                    |
| 4               | Subtract the highest amount from the desired amount. This is the additional coverage amount.  | <table style="width:100%; border:none;"> <tr> <td style="width:30%;"></td> <td style="width:30%; text-align:right;">\$160,000</td> <td style="width:40%;">desired amount</td> </tr> <tr> <td></td> <td style="text-align:right;">- \$150,000</td> <td>highest amount</td> </tr> <tr> <td></td> <td style="text-align:right; border-top: 1px solid black;">\$10,000</td> <td>add'l cov. amt.</td> </tr> </table>   |  | \$160,000 | desired amount         |  | - \$150,000 | highest amount       |         | \$10,000 | add'l cov. amt.    |
|                 | \$160,000   | desired amount  |  |           |                        |  |             |                      |         |          |                    |
|                 | - \$150,000   | highest amount  |  |           |                        |  |             |                      |         |          |                    |
|                 | \$10,000  | add'l cov. amt.   |  |           |                        |  |             |                      |         |          |                    |
| 5               | Determine the premium for the additional amount by the following formula:<br>$\frac{\text{add'l amt.}}{\$1,000} \times \text{Ea. Add'l } \$10,000 \text{ prem} = \text{Prem for add'l amt}$ | <table style="width:100%; border:none;"> <tr> <td style="width:30%; text-align:right;"><u>\$10,000</u></td> <td style="width:10%; text-align:center;">x</td> <td style="width:30%; text-align:right;">\$7.90</td> <td style="width:30%;">= \$79 prem for add'l amount (to nearest \$)</td> </tr> <tr> <td style="text-align:right;">\$1,000</td> <td></td> <td></td> <td></td> </tr> </table>   | <u>\$10,000</u>                              | x         | \$7.90                 | = \$79 prem for add'l amount (to nearest \$) | \$1,000     |                      |         |          |                    |
| <u>\$10,000</u> | x   | \$7.90  | = \$79 prem for add'l amount (to nearest \$) |           |                        |  |             |                      |         |          |                    |
| \$1,000         |   |   |  |           |                        |  |             |                      |         |          |                    |
| 6               | Add the premium for the additional amount to the premium for the highest amount to obtain the premium for the desired policy amount.  | <table style="width:100%; border:none;"> <tr> <td style="width:30%;"></td> <td style="width:30%; text-align:right;">\$1,759</td> <td style="width:40%;">prem. for highest amt.</td> </tr> <tr> <td></td> <td style="text-align:right;">+ \$79</td> <td>prem. for add'l amt.</td> </tr> <tr> <td></td> <td style="text-align:right; border-top: 1px solid black;">\$1,838</td> <td>desired premium</td> </tr> </table>   |  | \$1,759   | prem. for highest amt. |  | + \$79      | prem. for add'l amt. |         | \$1,838  | desired premium    |
|                 | \$1,759   | prem. for highest amt.  |  |           |                        |  |             |                      |         |          |                    |
|                 | + \$79  | prem. for add'l amt.  |  |           |                        |  |             |                      |         |          |                    |
|                 | \$1,838   | desired premium   |  |           |                        |  |             |                      |         |          |                    |

\* Base premium determined after applying the GeoProtect, occupancy, and form factors.

**CONSTRUCTION DEFINITIONS**

- Masonry** A dwelling with walls of masonry or masonry veneer construction. A dwelling with exterior exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials shall be considered masonry. A dwelling with exterior walls of combustible construction veneered with brick or stone shall be considered masonry veneer.
- Frame** A dwelling with walls of frame, or metal-sheathed or stucco frame construction, or with walls of metal or metal lath and plaster on combustible supports.
- Mixed** A dwelling shall be classed as frame construction when the wall area of frame construction (including gables) exceeds 33 1/3% of the total wall area.
- Fire Resistive** A dwelling with exterior walls and floors and roof constructed of masonry or other fire resistive material.

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTAL PROPERTY**

Renters, Platinum Renters, Condominium, Platinum Condominium, Landlord's Condominium  
GrandProtect Renters, GrandProtect Condominium, GrandProtect Landlord's Condominium

Base Premiums - \$1000 Deductible

**Base Premiums**

| Territory | Base Rate |
|-----------|-----------|
| 17        | 280       |
| 18        | 264       |
| 19        | 163       |
| 20        | 265       |
| 21        | 229       |
| 22        | 210       |
| 23        | 359       |
| 24        | 224       |
| 25        | 264       |
| 26        | 160       |
| 27        | 230       |
| 28        | 200       |
| 29        | 212       |
| 30        | 290       |
| 31        | 264       |
| 32        | 280       |
| 33        | 246       |
| 34        | 217       |
| 35        | 247       |
| 36        | 206       |
| 37        | 250       |
| 38        | 224       |
| 39        | 224       |
| 40        | 167       |
| 41        | 178       |
| 42        | 181       |
| 43        | 194       |
| 44        | 176       |
| 45        | 263       |
| 46        | 328       |
| 47        | 208       |
| 48        | 206       |
| 49        | 200       |
| 50        | 217       |
| 51        | 299       |
| 52        | 181       |
| 53        | 197       |
| 54        | 209       |
| 55        | 198       |
| 56        | 163       |
| 57        | 181       |
| 58        | 167       |
| 59        | 167       |
| 60        | 176       |
| 61        | 236       |
| 62        | 246       |
| 63        | 224       |
| 64        | 247       |
| 65        | 192       |
| 67        | 238       |
| 69        | 265       |
| 71        | 206       |
| 72        | 236       |
| 73        | 238       |
| 74        | 179       |
| 76        | 276       |
| 77        | 236       |
| 78        | 253       |
| 81        | 304       |
| 84        | 223       |
| 85        | 216       |
| 87        | 294       |
| 88        | 238       |
| 89        | 218       |
| 90        | 263       |
| 91        | 328       |
| 92        | 206       |
| 93        | 200       |
| 94        | 217       |
| 95        | 167       |
| 96        | 176       |
| 97        | 212       |

**GeoProtect Factors**

| GeoProtect Level | Factor |
|------------------|--------|
| 1-4              | 0.85   |
| 5-9              | 0.88   |
| 10-13            | 0.90   |
| 14-16            | 0.92   |
| 17-19            | 0.93   |
| 20-22            | 0.94   |
| 23-26            | 0.95   |
| 27-30            | 0.96   |
| 31-34            | 0.98   |
| 35-38            | 1.05   |
| 39-41            | 1.06   |
| 42-45            | 1.07   |
| 46-50            | 1.07   |
| 51-56            | 1.07   |
| 57-60            | 1.18   |
| 61-70            | 1.24   |
| 71-82            | 1.26   |
| 83-92            | 1.28   |
| 93-96            | 1.30   |
| 97-99            | 1.34   |

**Coverage C Factors**

| Coverage C Amount | Factor | Coverage C Amount | Factor |
|-------------------|--------|-------------------|--------|
| \$10,000          | 0.794  | \$48,000          | 2.920  |
| \$11,000          | 0.841  | \$50,000          | 3.060  |
| \$12,000          | 0.881  | \$55,000          | 3.404  |
| \$13,000          | 0.929  | \$60,000          | 3.740  |
| \$14,000          | 0.968  | \$65,000          | 4.067  |
| \$15,000          | 1.000  | \$70,000          | 4.387  |
| \$16,000          | 1.048  | \$75,000          | 4.699  |
| \$17,000          | 1.087  | \$80,000          | 5.003  |
| \$18,000          | 1.127  | \$85,000          | 5.298  |
| \$19,000          | 1.167  | \$90,000          | 5.586  |
| \$20,000          | 1.214  | \$95,000          | 5.866  |
| \$22,000          | 1.333  | \$100,000         | 6.138  |
| \$24,000          | 1.452  | \$105,000         | 6.402  |
| \$26,000          | 1.568  | \$110,000         | 6.657  |
| \$28,000          | 1.688  | \$115,000         | 6.905  |
| \$30,000          | 1.799  | \$120,000         | 7.145  |
| \$32,000          | 1.910  | \$125,000         | 7.377  |
| \$34,000          | 2.019  | \$130,000         | 7.601  |
| \$36,000          | 2.135  | \$135,000         | 7.816  |
| \$38,000          | 2.242  | \$140,000         | 8.024  |
| \$40,000          | 2.348  | \$145,000         | 8.224  |
| \$42,000          | 2.493  | \$150,000         | 8.416  |
| \$44,000          | 2.637  | Each Add'l        |        |
| \$46,000          | 2.779  | \$1,000           | 0.038  |

**Occupancy Factors**

| Occupancy | Factor |
|-----------|--------|
| 1-4 Units | 0.72   |
| 5 or more | 1.00   |

**Product Factors**

| Form              | Factor |
|-------------------|--------|
| Renters           | 1.00   |
| Platinum Renters* | 1.25   |
| Condo             | 0.71   |
| Platinum Condo*   | 0.89   |
| Landlords Condo   | 1.70   |

GeoProtect Level is assigned based on the level of risk associated with the fire hazard.

GrandProtect Renters and Condo: Multiply Platinum Renters and Condo by 1.05  
GrandProtect Landlord's: Multiply Landlord's Condo by 1.20  
Fire Resistive Construction: Multiply by 0.85  
\*Platinum Flat Amount: \$35  
GrandProtect Renters and Condo Flat Amount: Add \$15 to the Platinum Flat Amount  
GrandProtect Landlord's Condo Flat Amount: \$30

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Tier Factors - Basic Property Premium**

| Tier | Factor |
|------|--------|
| 1    | 0.48   |
| 2    | 0.48   |
| 3    | 0.48   |
| 4    | 0.48   |
| 5    | 0.48   |
| 6    | 0.48   |
| 7    | 0.48   |
| 8    | 0.48   |
| 9    | 0.48   |
| 10   | 0.49   |
| 11   | 0.51   |
| 12   | 0.53   |
| 13   | 0.55   |
| 14   | 0.57   |
| 15   | 0.59   |
| 16   | 0.61   |
| 17   | 0.63   |
| 18   | 0.65   |
| 19   | 0.67   |
| 20   | 0.69   |
| 21   | 0.71   |
| 22   | 0.72   |
| 23   | 0.74   |
| 24   | 0.77   |
| 25   | 0.79   |
| 26   | 0.80   |
| 27   | 0.83   |
| 28   | 0.86   |
| 29   | 0.88   |
| 30   | 0.91   |
| 31   | 0.94   |
| 32   | 0.98   |
| 33   | 1.00   |
| 34   | 1.03   |
| 35   | 1.06   |
| 36   | 1.09   |
| 37   | 1.12   |

| Tier  | Factor |
|-------|--------|
| 38    | 1.15   |
| 39    | 1.18   |
| 40    | 1.22   |
| 41    | 1.27   |
| 42    | 1.31   |
| 43    | 1.34   |
| 44    | 1.38   |
| 45    | 1.42   |
| 46    | 1.46   |
| 47    | 1.50   |
| 48    | 1.55   |
| 49    | 1.60   |
| 50    | 1.65   |
| 51    | 1.70   |
| 52    | 1.77   |
| 53    | 1.80   |
| 54    | 1.85   |
| 55    | 1.91   |
| 56    | 1.97   |
| 57    | 2.03   |
| 58    | 2.09   |
| 59    | 2.15   |
| 60    | 2.22   |
| 61    | 2.28   |
| 62    | 2.35   |
| 63    | 2.42   |
| 64    | 2.50   |
| 65    | 2.57   |
| 66    | 2.65   |
| 67    | 2.73   |
| 68    | 2.81   |
| 69    | 2.89   |
| 70    | 2.98   |
| 71    | 3.07   |
| 72    | 3.16   |
| 73    | 3.26   |
| 74    | 3.35   |
| 75-99 | 3.45   |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTAL PROPERTY**

**Tier Factors - Hurricane Windstorm Portion of Premium**

| Tier | Factor |
|------|--------|
| 1    | 0.85   |
| 2    | 0.85   |
| 3    | 0.85   |
| 4    | 0.85   |
| 5    | 0.85   |
| 6    | 0.85   |
| 7    | 0.85   |
| 8    | 0.85   |
| 9    | 0.85   |
| 10   | 0.85   |
| 11   | 0.85   |
| 12   | 0.85   |
| 13   | 0.85   |
| 14   | 0.85   |
| 15   | 0.85   |
| 16   | 0.85   |
| 17   | 0.85   |
| 18   | 0.85   |
| 19   | 0.86   |
| 20   | 0.87   |
| 21   | 0.88   |
| 22   | 0.89   |
| 23   | 0.89   |
| 24   | 0.89   |
| 25   | 0.89   |
| 26   | 0.89   |
| 27   | 0.89   |
| 28   | 0.89   |
| 29   | 0.93   |
| 30   | 0.93   |
| 31   | 0.97   |
| 32   | 0.97   |
| 33   | 1.00   |
| 34   | 1.01   |
| 35   | 1.03   |
| 36   | 1.04   |
| 37   | 1.05   |

| Tier  | Factor |
|-------|--------|
| 38    | 1.06   |
| 39    | 1.08   |
| 40    | 1.09   |
| 41    | 1.10   |
| 42    | 1.10   |
| 43    | 1.10   |
| 44    | 1.10   |
| 45    | 1.11   |
| 46    | 1.13   |
| 47    | 1.14   |
| 48    | 1.15   |
| 49    | 1.16   |
| 50    | 1.18   |
| 51    | 1.19   |
| 52    | 1.20   |
| 53    | 1.21   |
| 54    | 1.23   |
| 55    | 1.24   |
| 56    | 1.26   |
| 57    | 1.27   |
| 58    | 1.29   |
| 59    | 1.30   |
| 60    | 1.30   |
| 61    | 1.30   |
| 62    | 1.30   |
| 63    | 1.30   |
| 64    | 1.30   |
| 65    | 1.30   |
| 66    | 1.30   |
| 67    | 1.30   |
| 68    | 1.30   |
| 69    | 1.30   |
| 70    | 1.30   |
| 71    | 1.30   |
| 72    | 1.30   |
| 73    | 1.30   |
| 74    | 1.30   |
| 75-99 | 1.30   |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| 24 HOUR FITNESS      | 0.92             |
| 3 COM CORPORATION    | 0.65             |
| 3M                   | 0.91             |
| A.C. NIELSON CORP.   | 0.92             |
| A.H. BELO CORP       | 0.97             |
| AANA                 | 0.92             |
| ABBOTT LABORATORIES  | 0.92             |
| ACCENTURE            | 0.95             |
| ACCO BRANDS INC      | 0.92             |
| ACE GRP OF INSURANCE | 0.92             |
| ACE HARDWARE         | 0.92             |
| ACOSTA INC           | 0.92             |
| ACTIVISION INC       | 0.92             |
| ACUITY BRANDS        | 0.92             |
| ADC TELECOM          | 0.92             |
| ADDISON AVENUE FCU   | 0.92             |
| ADECCO               | 0.92             |
| ADOBE                | 0.92             |
| ADP                  | 0.92             |
| ADP TOTALSOURCE INC  | 0.92             |
| ADT RESIDENTIAL      | 0.92             |
| ADVANCE AUTO PARTS   | 0.92             |
| ADVANCED MED. OPTICS | 0.92             |
| ADVANCED TECH RES.   | 0.92             |
| ADVANTAGE SALES&MKTG | 0.92             |
| ADVENTIST HEALTH SYS | 0.92             |
| ADVENTIST HLTH SYS/W | 0.92             |
| ADVISORY BOARD, THE  | 0.92             |
| ADVO, INC.           | 0.92             |
| ADVOCATE             | 0.92             |
| AECOM TECHNOLOGY     | 0.92             |
| AEROPOSTALE          | 0.92             |
| AETNA INC            | 0.92             |
| AFFILIATED COMP SYS  | 0.92             |
| AFLTD OPTRO WALMART  | 0.92             |
| AFT CT               | 0.92             |
| AGCO CORPORATION     | 0.92             |
| AGERE SYSTEMS        | 0.92             |
| AGGONNE NATIONAL LAB | 0.92             |
| AIMCO                | 0.92             |
| AIR FORCE ASSOC      | 0.92             |
| AIR LIQUIDE          | 0.92             |
| AIRBORN, INC.        | 0.92             |
| AIRGAS INC           | 0.92             |
| AKRON GENERAL HEALTH | 0.92             |
| ALABAMA EDUCATION    | 0.92             |
| ALBANY INTERNATIONAL | 0.92             |
| ALBEMARBLE CORP      | 0.92             |
| ALBERTSON'S LLC      | 0.92             |
| ALCOA                | 1.03             |
| ALCON LABORATORIES   | 0.89             |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>                | <u>Deviation</u> |
|-------------------------------|------------------|
| ALLC AFFORDABLE SRVC          | 0.92             |
| ALLEGIS GROUP                 | 0.92             |
| ALLEN BRADLEY                 | 0.92             |
| ALLERGAN INC                  | 0.92             |
| ALLIANCE DATA SYSTEM          | 0.92             |
| ALLIANCE RESI. LLC            | 0.92             |
| ALLIANT                       | 0.92             |
| ALLIANT TECHSYSTEMS           | 0.92             |
| ALLIANZ LIFE INS.             | 0.92             |
| ALLIED ELECTRONICS            | 0.92             |
| ALLIED HOLDINGS INC           | 0.92             |
| ALLINA HEALTH SYS             | 0.92             |
| ALLSCRIPT HLTCR SOLN          | 0.92             |
| ALPHA THERAPEUTIC             | 0.92             |
| ALPHASTAGG INC                | 0.92             |
| ALSAC, ST JUDE CHILD          | 0.92             |
| ALSTOM POWER                  | 0.92             |
| ALTEGRITY                     | 0.92             |
| ALTERA CORPORATION            | 0.92             |
| ALTRIA GROUP                  | 0.92             |
| AMADEUS AMERICAS              | 0.92             |
| AMBROSE EMP GROUP             | 0.92             |
| AMDOCS                        | 0.92             |
| AMER BUR OF SHIPPING          | 0.92             |
| AMER ELECTRIC POWER           | 1.02             |
| AMER MASSAGE THERAPY          | 0.92             |
| AMERCIAN HOTEL REG            | 0.92             |
| AMERCN HUMANE ASSOC           | 0.92             |
| AMERICA ONLINE                | 0.92             |
| AMERICA WEST AIR              | 0.92             |
| AMERICAN AIRLINES             | 0.94             |
| AMERICAN BOATING              | 0.92             |
| AMERICAN CANCER SOC.          | 0.92             |
| AMERICAN CANCER-EAST          | 0.92             |
| AMERICAN CENTURY              | 0.92             |
| AMERICAN CHIRO FDN            | 0.92             |
| AMERICAN COM'L LINES          | 0.92             |
| AMERICAN EAGLE                | 0.98             |
| AMERICAN EXPRESS              | 0.92             |
| AMERICAN FED TEACHER          | 0.97             |
| AMERICAN GREETINGS            | 0.92             |
| AMERICAN HOME PRODCT          | 0.92             |
| AMERICAN LUNG ASSOC           | 0.92             |
| AMERICAN MED RESPONS          | 0.92             |
| AMERICAN POSTAL WORKERS UNION | 1.00             |
| AMERICAN QTR HORSE            | 0.92             |
| AMERICAN RADIO RELAY          | 0.92             |
| AMERICAN RED CROSS            | 0.92             |
| AMERICAN RED CROSS-G          | 0.92             |
| AMERICAN RE-INSUR             | 0.92             |
| AMERICAN STANDARD             | 0.92             |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| AMERICAN UNIV. WOMEN | 0.92             |
| AMERICAN VETERANS    | 0.92             |
| AMERICOLD CORP.      | 0.92             |
| AMERIGROUP           | 0.92             |
| AMERISOURCE BERGEN   | 0.96             |
| AMERITRADE HOLDING   | 0.92             |
| AMERIX CORPORATION   | 0.92             |
| AMR MOTORCYCLIST ASS | 0.92             |
| AMRC FEDER GOVT EMP  | 0.92             |
| AMRCA DIABETES ASSC. | 0.92             |
| AMS SERVICES, INC.   | 0.92             |
| AMTRAK FRQT TRVL PRG | 0.92             |
| ANALOGIC CORPORATION | 0.92             |
| ANALYST INTERNTNL    | 0.92             |
| ANHEUSER BUSCH       | 0.92             |
| ANIXTER, INC         | 0.92             |
| ANSCHUTZ ENT. GROUP  | 0.92             |
| ANTEC CORPORATION    | 0.92             |
| AON SERVICES         | 0.93             |
| APPLE INC.           | 0.92             |
| APPLEBEE'S           | 0.92             |
| APPLIED MATERIALS    | 0.92             |
| APRIA HEALTHCARE     | 0.92             |
| ARAMARK CORPORATION  | 0.92             |
| ARCH CHEMICALS       | 0.92             |
| AREVA ANP            | 0.92             |
| ARIZONA CHTR SCHOOLS | 0.92             |
| ARIZONA PUBLIC SERV  | 0.92             |
| ARIZONA STATE U      | 0.92             |
| ARKANSAS EMP. ASSOC. | 0.92             |
| ARLNGTN INDPNDNT SCH | 0.92             |
| ARMSTRONG WORLD IND. | 0.92             |
| ARROW ELECTRONICS    | 0.92             |
| ARROW EXT INC        | 0.92             |
| ASEA BROWN BOVERI    | 0.92             |
| ASHLAND INC          | 0.92             |
| ASMBA                | 0.92             |
| ASML US HOLDING, INC | 0.92             |
| ASPECT COMM. CORP.   | 0.92             |
| ASSC INDUSTRIES      | 0.92             |
| ASSC OF PROFESSNALS  | 0.92             |
| ASSC TEXAS CR UNI TX | 0.92             |
| ASSOCIATED MATERIALS | 0.92             |
| ASTRAZENECA          | 0.92             |
| ASURION              | 0.92             |
| AT&T                 | 0.93             |
| AT&T RETIREES        | 0.93             |
| ATMOS ENERGY CORP    | 0.93             |
| AUSTIN IND SCHL DIST | 0.92             |
| AUTOZONE PARTS INC.  | 0.92             |
| AVAYA                | 0.92             |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| AVENTIS              | 0.92             |
| AVENUE A RAZORFISH   | 0.92             |
| AVERA MCKENNAN HOSP. | 0.92             |
| AVERY DENNISON       | 0.92             |
| AVISTA               | 0.92             |
| AVNET                | 0.92             |
| AVON                 | 0.92             |
| AXA EQUITABLE LIFE   | 0.92             |
| B BRAUN MEDICAL INC  | 0.92             |
| BABCOCK WILCOX COMP. | 0.92             |
| BADGER METER, INC.   | 0.92             |
| BAE SYSTEMS          | 0.88             |
| BAIN AND COMPANY     | 0.92             |
| BALFOUR BEATTY COMM. | 0.92             |
| BALFOUR BEATTY CONST | 0.92             |
| BALFOUR BEATTY INC   | 0.92             |
| BALTIMORE GAS & ELEC | 0.92             |
| BANCO POPULAR        | 0.92             |
| BANFIELD PET HOSP.   | 0.92             |
| BANK OF NEW YORK     | 0.92             |
| BANKERS INSURANCE    | 0.92             |
| BANNER HEALTH ARIZ   | 0.92             |
| BAPTIST HEALTH SYS   | 0.92             |
| BARCLAYS BANK PLC    | 0.92             |
| BARNES GROUP, INC.   | 0.92             |
| BARTON MALOW         | 0.92             |
| BASF                 | 0.92             |
| BAXTER INTERNATIONAL | 0.92             |
| BAYCARE HEALTH SYS.  | 0.92             |
| BAYLOR COLL MEDICINE | 0.92             |
| BAYLOR HLCARE SYSTEM | 0.92             |
| BAYLOR UNV MED CNTR  | 0.92             |
| BBH INC              | 0.92             |
| BD                   | 0.92             |
| BDYCTE INTL INC      | 0.92             |
| BE&K, INC.           | 0.92             |
| BEA SYSTEMS          | 0.92             |
| BEARINGPOINT         | 0.92             |
| BEAULIEU GROUP       | 0.92             |
| BECKMAN COULTER      | 0.92             |
| BELK STORES SERVICES | 0.92             |
| BELL HELICOPTER      | 0.92             |
| BELO CORPORATION     | 0.94             |
| BEMIS COMPANY INC    | 0.92             |
| BENOVOLENT PRCTVE US | 0.92             |
| BENTLEY SYSTEMS      | 0.92             |
| BERKELEY RESEARCH    | 0.92             |
| BERKSHIRE GROUP      | 0.92             |
| BERRY PLASTICS       | 0.92             |
| BERTELSMANN INC      | 0.92             |
| BESSEMER GROUP       | 0.92             |



**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| BEST SOFTWARE INC    | 0.92             |
| BEST WESTERN INTERN. | 0.92             |
| BILLY GRAHAM EVANGEL | 0.92             |
| BIMBO BAKERIES       | 0.92             |
| BIRDS EYE FOODS      | 0.92             |
| BLACK & DECKER       | 0.92             |
| BLACKROCK            | 0.92             |
| BLUE CROSS CENTRL NY | 0.92             |
| BLYTH, INC.          | 0.92             |
| BMC SOFTWARE         | 0.94             |
| BMC WEST CORPORATION | 0.92             |
| BMW MANUFACTURING    | 0.92             |
| BNP PARIBAS          | 0.92             |
| BOA/FLEET FIN        | 1.05             |
| BOEHRINGER INGELHEIM | 0.92             |
| BOEING ECU           | 0.92             |
| BOOZ ALLEN HAMILTON  | 0.92             |
| BOOZE & COMPANY      | 0.92             |
| BOSTON MARKET        | 0.92             |
| BOSTON SCIENTIFIC    | 0.92             |
| BOSTON TECHNOLOGIES  | 0.92             |
| BOVIS LEND LEASE     | 0.92             |
| BOWLING INC.         | 0.92             |
| BOWNE & COMPANY, INC | 0.92             |
| BOWNE BUSINESS SOLUT | 0.92             |
| BP                   | 0.92             |
| BRIDGST AMERICA INC  | 0.92             |
| BRIGHAM YOUNG HAWAII | 0.92             |
| BRIGHAM YOUNG UNIV   | 0.92             |
| BROADCOM CORPORA.    | 0.92             |
| BROADRIDGE FINANCIAL | 0.92             |
| BROCADE COMM SYSTEMS | 0.92             |
| BT AMERICAS INC      | 0.92             |
| BULL INFO. SYSTEMS   | 0.92             |
| BUMBERG EXCELSIOR    | 0.92             |
| BUREAU VERITAS NA    | 0.92             |
| BUTLER ANML HLTH SUP | 0.92             |
| BUTLER INTERNATIONAL | 0.92             |
| C H ROBINSON WORLDWD | 0.92             |
| C R ENGLAND          | 0.92             |
| C&S WHOLESALE GROCER | 0.92             |
| CA TECHNOLOGIES      | 0.95             |
| CABELA'S INC         | 0.92             |
| CABOT CORPORATION    | 0.92             |
| CACI                 | 0.92             |
| CADENCE DESIGN SYST. | 0.92             |
| CAJUN OP COMP        | 0.92             |
| CALIFORNIA INST TECH | 0.92             |
| CAMP,DRESSER & MCKEE | 0.92             |
| CAMPBELL SOUP CO     | 0.92             |
| CANTOR FITZGERALD    | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| CAPGEMINI US LLC     | 0.92             |
| CAPITAL ONE          | 0.92             |
| CARAT                | 0.92             |
| CARE NEW ENGLAND     | 0.92             |
| CAREER EDUCATION     | 0.92             |
| CARLSON COMPANIES    | 0.92             |
| CAROLINAS HEALTHCARE | 0.92             |
| CARQUEST             | 0.92             |
| CARREKER CORPORATION | 0.92             |
| CARTER BURGESS       | 0.92             |
| CATERPILLAR DLRS INS | 0.92             |
| CATERPILLAR INC      | 0.98             |
| CBEYOND COMM.        | 0.92             |
| CEDARS SINAI MEDICAL | 0.92             |
| CENDANT              | 0.96             |
| CENTERPOINT ENERGY   | 0.95             |
| CENTEX CORPORATION   | 0.92             |
| CENTRAL HEALTHCARE   | 0.92             |
| CENTURA HEALTH       | 0.92             |
| CENTURION INDUSTRIES | 0.92             |
| CENTURYLINK          | 0.92             |
| CERIDIAN             | 0.92             |
| CH2MHILL             | 0.92             |
| CHANDLER SCHL DISTCT | 0.92             |
| CHAPPARRAL ENERGY    | 0.92             |
| CHARLES SCHWAB       | 0.92             |
| CHARTER COMM.        | 0.92             |
| CHARTER HR           | 0.92             |
| CHEESECAKE FACTORY   | 0.92             |
| CHEVRON RETIREE ASS. | 0.92             |
| CHEVRON TEXACO       | 0.88             |
| CHICAGO TITLE/TRUST  | 0.92             |
| CHILDREN MERCY HOSP. | 0.92             |
| CHIPOTLE             | 0.92             |
| CIENA CORP           | 0.92             |
| CIGNA CORPORATION    | 0.92             |
| CINGULAR             | 0.92             |
| CITGO PETRO. CORPOR. | 0.92             |
| CITIGROUP            | 0.92             |
| CITY ELECTRIC SUPPLY | 0.92             |
| CITY OF AUSTIN       | 0.92             |
| CITY OF GRAPEVINE    | 0.92             |
| CITY OF HOPE         | 0.92             |
| CITY OF SAN ANTONIO  | 0.92             |
| CKE RESTAURANTS      | 0.92             |
| CLARCOR CORPORATION  | 0.92             |
| CLEAN HARBORS        | 0.92             |
| CLEARWIRE CORP.      | 0.92             |
| CLEVELAND CLINIC     | 0.92             |
| CLUBCORP INC         | 0.92             |
| CNA INSURANCE        | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| COBE CARDIOVASCULAR  | 0.92             |
| CODEX                | 0.92             |
| COGNIZANT TECH SOL.  | 0.92             |
| COLE HAAN            | 0.92             |
| COLLEGE BOARD        | 0.92             |
| COLLIN COUNTY CC     | 0.92             |
| COLONIAL PIPELINE    | 0.92             |
| COLORADO HEALTH&HOSP | 0.92             |
| COMCAST              | 0.92             |
| COMCAST SPECTATOR    | 0.92             |
| COMDATA INC          | 0.92             |
| COMERICA, INC.       | 0.92             |
| COMM HEALTH SYSTEM   | 0.92             |
| COMMONWEALTH OF VA.  | 0.92             |
| COMPASS BANK         | 0.92             |
| COMPASS GROUP        | 0.92             |
| COMPUCOM SYSTEM      | 0.92             |
| COMPUTER AID INC     | 0.92             |
| COMPUTERSHARE INV S. | 0.92             |
| COMSAT CORP.         | 0.92             |
| CONAGRA FOODS, INC   | 0.92             |
| CONAIR COPORATION    | 0.92             |
| CONCENTRA INC        | 0.92             |
| CONCERTO SOFTWARE    | 0.92             |
| CON-EDISON           | 0.92             |
| CONSERVATIVE 50 PLUS | 0.92             |
| CONSOL. CONTAINER CO | 0.92             |
| CONT GENERAL TIRE    | 0.92             |
| CONTINENTAL AIRLINES | 0.99             |
| CONVATEC             | 0.92             |
| CONVERGYS            | 0.92             |
| CONVERSE INC.        | 0.92             |
| COOKSON AMERICA INC  | 0.92             |
| COORS                | 0.92             |
| COOSA VALLEY MEDICAL | 0.92             |
| COPELCO FINANC'L SVS | 0.92             |
| CORAM HEALTHCARE     | 0.92             |
| CORINTHIAN COLLEGES  | 0.92             |
| CORNELL UNIVERSITY   | 0.92             |
| CORP OF PRESIDENT    | 0.92             |
| CORRECT CARE SOL,LLC | 0.92             |
| CORROON CORP         | 0.92             |
| CORVEL CORPORATION   | 0.92             |
| COSTCO WHOLESALE CRP | 0.92             |
| COTT BEVERAGES       | 0.92             |
| COVANSYS CORPORATION | 0.92             |
| COX ENTERPRISES INC  | 0.92             |
| CREE, INC.           | 0.92             |
| CRESCENT REAL ESTATE | 0.92             |
| CRESTONE INTERNTL    | 0.92             |
| CRICKET COMMUNICATIO | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| CROWLEY MARITIME     | 0.92             |
| CRUMP INSURANCE      | 0.92             |
| CSC APPLIED TECH.    | 0.92             |
| CSL BEHRING          | 0.92             |
| CST BRANDS INC       | 0.92             |
| CSX CORPORATION      | 0.92             |
| CSX LINES            | 0.92             |
| CTI                  | 0.92             |
| CURTISS WRIGHT CORP. | 0.92             |
| CUSHMAN & WAKEFIELD  | 0.92             |
| CVS                  | 1.00             |
| CYPRESS HLTHCAR MGM  | 0.92             |
| D&B SOFTWARE         | 0.92             |
| DAIMLER TRUCKS N.A.  | 0.92             |
| DAIMLER-CHRYSLER     | 0.96             |
| DAIN RAUSCHER        | 0.92             |
| DALRC RETIR BEN TRST | 0.92             |
| DANA-FARBER CANCER I | 0.92             |
| DANAHER CORPORATION  | 0.92             |
| DANIEL J. EDELMAN    | 0.92             |
| DANNON COMPANY       | 0.92             |
| DARDEN RESTAURANTS   | 0.92             |
| DATA GENERAL         | 0.92             |
| DATCU CRDT UNION     | 0.92             |
| DAVIDS BRIDAL        | 0.92             |
| DAVITA INC           | 0.97             |
| DCK WORLDWIDE        | 0.92             |
| DE VRY INC.          | 0.92             |
| DEARBORN DIRECT BILL | 0.92             |
| DEGUSSA CORPORATION  | 0.92             |
| DEITRICH INDUSTRIES  | 0.92             |
| DELAGE LANDEN FINANC | 0.92             |
| DELAWARE RIVER & BAY | 0.92             |
| DELL COMPUTERS       | 0.94             |
| DELOITTE & TOUCHE    | 0.92             |
| DELTA AIRLINES INC.  | 0.92             |
| DELUXE CORP          | 0.92             |
| DENTALONE            | 0.92             |
| DENTSPLY             | 0.92             |
| DIAGEO NORTH AMERICA | 0.92             |
| DIALOGIC INC         | 0.92             |
| DIAMONDCLUSTER INTL  | 0.92             |
| DIGITAL CR UNION MEM | 0.92             |
| DIGITAL RIVER        | 0.92             |
| DIRECT BILL NON-DEV. | 0.92             |
| DISCOVER FINANCIAL S | 0.92             |
| DISH NETWORK         | 0.92             |
| DIVERSIFIED HUMAN RS | 0.92             |
| DJ ORTHOPEDICS       | 0.92             |
| DMBA RETIREES        | 0.92             |
| DOLCE INTERNATIONAL  | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| DOLEX DOLLAR EXPRESS | 0.92             |
| DOMINION RESOURCES   | 0.92             |
| DOUGLAS MACHINE      | 0.92             |
| DPR CONSTRUCTION     | 0.92             |
| DRIL QUIP INC        | 0.92             |
| DST                  | 0.92             |
| DUCKS UNLIMITED      | 0.92             |
| DUFF & PHELPS        | 0.92             |
| DUKE REALTY CORP     | 0.92             |
| DUKE UNIVERSITY      | 0.92             |
| DUN & BRADSTREET     | 0.92             |
| DUPONT               | 0.92             |
| DURHAM DIRECT BILL   | 0.92             |
| DURHAM SCHOOL SERVIC | 0.92             |
| DYNAMICS RESEARCH    | 0.92             |
| DYNCORP              | 0.92             |
| E G & G              | 0.92             |
| EASTMAN CHMCL COMP   | 0.92             |
| EATON VANCE          | 0.92             |
| ECE                  | 0.92             |
| ECFMG                | 0.92             |
| ECHO SPHERE CORP.    | 0.92             |
| ECLIPSYS CORPORATION | 0.92             |
| ECOLAB               | 0.92             |
| EDS EMPLOYEE'S FCU   | 1.00             |
| EECU CREDIT UNION    | 0.92             |
| EEMPLOYERS SOLUTIONS | 0.92             |
| EFUNDS CORPORATION   | 0.92             |
| EISAI COEISAI CRP AM | 0.92             |
| ELBIT SYS OF AMERICA | 0.92             |
| ELECTRONIC ARTS      | 0.92             |
| ELI LILLY AND COMP   | 0.92             |
| ELWOOD STAFFING      | 0.92             |
| EMC CORPORATION      | 0.92             |
| EMERITUS CORPORATION | 0.92             |
| EMERSON ELECTRIC CO. | 0.92             |
| EMG NURSES ASSOCIATN | 0.92             |
| EMMIS COMMUNICATIONS | 0.92             |
| EMORY HEALTHCARE     | 0.92             |
| EMORY UNIVERSITY     | 0.92             |
| EMPIRE VISION        | 0.92             |
| ENCANA OIL GAS       | 0.92             |
| ENERGIZER            | 0.92             |
| ENODIS CORPORATION   | 0.92             |
| ENSIGN SERVICES INC  | 0.92             |
| ENERGY               | 0.92             |
| EOYALTY              | 0.92             |
| EQUANT               | 0.92             |
| EQUITY RESIDENTIAL   | 0.92             |
| ERICKSON LIVING MGMT | 0.92             |
| ESCO CORPORATION     | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>                | <u>Deviation</u> |
|-------------------------------|------------------|
| ETHAN ALLEN                   | 0.92             |
| EURAMAX                       | 0.92             |
| EURO RSCG WORLDWIDE           | 0.92             |
| EV3 INC                       | 0.92             |
| EVANGELICAL LUTH. SO          | 0.92             |
| EXELON                        | 0.92             |
| EXETER HLTH RES               | 0.92             |
| EXPERIAN SOLUTIONS            | 0.92             |
| EXPRESS MESSENGER             | 0.92             |
| FAA EAST. REGION FCU          | 0.92             |
| FACS GROUP                    | 0.92             |
| FAIRPOINT COMM                | 0.92             |
| FAMILY CIRCLE                 | 0.92             |
| FASTENAL                      | 0.92             |
| FEDERAL EXPRESS               | 0.99             |
| FEDERAL FIRST                 | 0.92             |
| FEDERAL RESERVE B NY          | 0.92             |
| FEDEX FREIGHT EAST            | 0.99             |
| FEDEX FREIGHT WEST            | 0.99             |
| FEDEX GROUND                  | 0.99             |
| FEDEX KINKO'S                 | 0.99             |
| FEDEX NATIONAL                | 0.99             |
| FEDEX SUPPLY CHAIN S          | 0.99             |
| FEL-PRO, INC.                 | 0.92             |
| FFMC/FDC                      | 0.92             |
| FIDELITY INVESTMENTS          | 0.83             |
| FIELD FORCE-NE FINAN          | 0.92             |
| FIRST AMERICAN CORP           | 0.99             |
| FIRST ENERGY                  | 0.92             |
| FIRST TENNESSEE BANK          | 0.92             |
| FIRST UNION MORTGAGE          | 0.92             |
| FISERV INC.                   | 0.92             |
| FISHER SCIENTIFIC             | 0.92             |
| FL POWER & LIGHT              | 0.92             |
| FL RETIRED EDUCATORS          | 0.92             |
| FL SMIDTH INC                 | 0.92             |
| FLEXTRONICS INTERNATIONAL USA | 0.96             |
| FLINT ENERGY SERVICE          | 0.92             |
| FLUOR CORPORATION             | 0.93             |
| FMC NORTHERN ORDIN.           | 0.92             |
| FNCL PLANNING ASSC            | 0.92             |
| FOOTLOCKER INC                | 0.92             |
| FORD MOTOR COMPANY            | 0.94             |
| FOREST LABORATORY             | 0.92             |
| FORRESTER RESEARCH            | 0.92             |
| FORT WORTH SCHOOL             | 0.92             |
| FOX INC                       | 0.92             |
| FOXBORO COMPANY               | 0.92             |
| FRAMATOME CONNECTORS          | 0.92             |
| FRANCISCAN SISTERS            | 0.92             |
| FRANK CRUM SRVC AMRC          | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>               | <u>Deviation</u> |
|------------------------------|------------------|
| FREEDOM COMM                 | 0.92             |
| FREESCALE SEMI. INC          | 0.92             |
| FREUDENBERG-NOK              | 0.92             |
| FRIEDKIN COMPANIES           | 0.92             |
| FRITO-LAY, INC.              | 0.93             |
| FTI                          | 0.92             |
| FUJITSU MGMT SVCS OF AMERICA | 0.96             |
| GAMESTOP STORES              | 0.92             |
| GANDER MOUNTAIN              | 0.92             |
| GANNETT CO. INC.             | 0.92             |
| GARTNER GROUP                | 0.92             |
| GASTON HEALTH CARE           | 0.92             |
| GATX CORPORATION             | 0.92             |
| GEN FEDR WOMENS CLUB         | 0.92             |
| GENENTECH, INC.              | 0.92             |
| GENERAL BINDING CORP         | 0.92             |
| GENERAL DYNAMICS INF         | 0.92             |
| GENERAL DYNAMICS OTC         | 0.92             |
| GENERAL MILLS                | 0.92             |
| GENERAL MOTORS               | 0.92             |
| GENERATION AMRC LLC          | 0.92             |
| GENOMIC HEALTH INC.          | 0.92             |
| GENTIVA HEALTH SVCS          | 0.92             |
| GENZYME CORPORATION          | 0.92             |
| GEO. WESTON BAKERIES         | 0.92             |
| GEORGETOWN UNIV              | 0.92             |
| GERSON LEHRMAN GRP           | 0.92             |
| GETTY IMAGES                 | 0.92             |
| GIRLING HEALTHCARE           | 0.92             |
| GIVAUDAN-ROURE CORP          | 0.92             |
| GLAXOSMITHKLINE              | 0.92             |
| GLOBAL AERO LOGISTIC         | 0.92             |
| GLOBAL IMAGING SYSTM         | 0.92             |
| GLOBAL PAYMENTS              | 0.92             |
| GNB TECHNOLOGIES             | 0.92             |
| GOLDEN VENTURES              | 0.92             |
| GOODMAN & QUIETFLEX          | 0.92             |
| GOODRICH CORPORATION         | 0.92             |
| GOODWIL IND CNTRL TX         | 0.92             |
| GOOGLE                       | 0.92             |
| GOV. EMPLOYEES ASSOC         | 0.98             |
| GRAEBEL COMPANIES            | 0.92             |
| GRANDE COMMUNICATION         | 0.92             |
| GRANITE EDUCATION            | 0.92             |
| GRANT THORNTON               | 0.92             |
| GRAYBAR ELECTRIC             | 0.92             |
| GREEN BAY PACKAGING          | 0.92             |
| GREEN TREE SERV. LLC         | 0.92             |
| GRIFFITH LABORATORIE         | 0.92             |
| GTECH CORP.                  | 0.92             |
| H&M                          | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| H&R BLOCK            | 0.92             |
| H.E. BUTT GROCERY    | 0.98             |
| H.J. HEINZ           | 0.92             |
| HAIN CELESTIAL GROUP | 0.92             |
| HALLIBUTON COMPANY   | 0.92             |
| HALLMARK CARDS       | 0.92             |
| HAMILTON AVIATION    | 0.92             |
| HANOVER DIRECT INC   | 0.92             |
| HAPAG LLOYD          | 0.92             |
| HARD ROCK CAFE       | 0.92             |
| HARLEY DAVIDSON      | 0.92             |
| HARRIS CORPORATION   | 0.92             |
| HARRISON COUNTY BOE  | 0.92             |
| HARTFORD STEAM BOILR | 0.92             |
| HARVARD UNIVERSITY   | 0.92             |
| HASBRO, INC.         | 0.92             |
| HAVERTY FURNITURE    | 0.92             |
| HAWORTH INC.         | 0.92             |
| HCA HEALTHCARE CORP. | 1.00             |
| HCC INDUSTRIES       | 0.92             |
| HCR MANOR CARE HINS. | 0.92             |
| HD SUPPLY INC        | 0.92             |
| HEAFNER TIRE GROUP   | 0.92             |
| HEALTH CARE CORP.    | 1.02             |
| HEALTHSOUTH          | 1.00             |
| HEARST CORPORATION   | 0.95             |
| HEARTLAND PAYMNT SYS | 0.92             |
| HENKEL OF AMERICA    | 0.92             |
| HENRY SCHEIN         | 0.92             |
| HERMAN MILLER INC    | 0.92             |
| HERSHEY FOODS CORP   | 0.92             |
| HERTZ CORPORATION    | 0.92             |
| HERZOG CONTRACTING   | 0.92             |
| HEWITT ASSOCIATES    | 0.93             |
| HEWLETT PACKARD      | 0.66             |
| HILITE INDUSTRIES    | 0.92             |
| HILTON HOTEL CORP    | 0.96             |
| HITACHI DATA SYSTEMS | 0.92             |
| HLTH CORPORATION     | 0.92             |
| HLTH MGMT ASSOCIATES | 0.92             |
| HNC SOFTWARE, INC.   | 0.92             |
| HOBART BROS. CO.     | 0.92             |
| HOECHST-CELANESE     | 0.99             |
| HOFFMAN - LAROCHE    | 0.92             |
| HOME DEPOT           | 0.87             |
| HONEYWELL            | 0.92             |
| HONEYWELL-RETIREE    | 0.92             |
| HOST COMMUNICATIONS  | 0.92             |
| HOUGHTON MIFFLIN     | 0.92             |
| HOUSTON LIGHTING     | 0.92             |
| HOWARD HUGHES MEDICA | 0.92             |



**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| HRH                  | 0.92             |
| HSBC BANK            | 0.92             |
| HUDSON ADVISORS LLC  | 0.92             |
| HUMANA               | 0.92             |
| HUMILITY OF MARY HTH | 0.92             |
| HUNTER DOUGLAS       | 0.92             |
| HUNTON & WILLIAMS    | 0.92             |
| HURON CONSULTING GRP | 0.92             |
| HUSSMAN CORP.        | 0.92             |
| HYATT HOTELS CORP    | 0.92             |
| IBEW LOCAL 102       | 0.92             |
| IBM                  | 0.89             |
| IBM COASTAL          | 0.92             |
| IBM EMP SW CR UNION  | 0.92             |
| IBM ROCKY MT EMP FCU | 0.92             |
| IBM TEXAS EMP. FCU   | 0.92             |
| ICF CONSULTING GROUP | 0.92             |
| ICI AMERICAS         | 0.92             |
| IGNITE RESTAU GROUP  | 0.92             |
| IKON OFFICE SOLUTION | 0.92             |
| IMPERIAL CHEMICAL    | 0.92             |
| IMS HEALTH           | 0.92             |
| INDEPENDENT PILOTS   | 0.92             |
| INFINITY BROADCASTIN | 0.92             |
| INFINITY INSURANCE   | 0.92             |
| INFORMA              | 0.92             |
| INFORMATICA CORP.    | 0.92             |
| INFORMATION MGMT RES | 0.92             |
| INFORMATION RESOURCE | 0.92             |
| INFORMATION SOLUTION | 0.99             |
| INFOSYS TECHNOLOGIES | 0.92             |
| ING BARINGS          | 0.92             |
| INOVA HEALTH SYSTEM  | 0.92             |
| INST ELEC & ELEC ENG | 0.92             |
| INSTRON CORPORATION  | 0.92             |
| INSUR. TRST PROFFSNL | 0.92             |
| INT ELCTRC SUPP CORP | 0.92             |
| INTEG. DEVICE TECH   | 0.92             |
| INTEGRA LIFESCIENCES | 0.92             |
| INTEGRATED ELECTRIC. | 0.92             |
| INTEGRATED MARKETING | 0.92             |
| INTEL CORPORATION    | 0.98             |
| INTELLIGROUP         | 0.92             |
| INTELLINEX           | 0.92             |
| INTERGRAPH CORP      | 0.92             |
| INTERMOUNTAIN HEALTH | 0.92             |
| INTERNATIONAL PAPER  | 0.92             |
| INTERPUBLIC GROUP CO | 0.92             |
| INTERSIL CORP        | 0.92             |
| INTERVOICE, INC.     | 0.92             |
| INT'L SEMATECH       | 0.92             |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| INTRNTL BROTHRHD OTM | 0.92             |
| INTUIT INC           | 0.92             |
| INVITROGEN           | 0.92             |
| INX                  | 0.92             |
| IPA ASSOC. AMERICA   | 0.92             |
| IRON MOUNTAIN INC.   | 0.92             |
| J CREW               | 0.92             |
| J.B. HUNT TRANSPORT  | 0.98             |
| JACOBS ENGINEERING   | 0.92             |
| JAMES HARDIE BUILDIN | 0.92             |
| JANUS CAPITAL GROUP  | 0.92             |
| JARDEN CORPORATION   | 0.92             |
| JBT CORPORATION      | 0.92             |
| JEFFERIES GRP INC    | 0.92             |
| JEFFERSON WELLS INTL | 0.92             |
| JET AVIATION         | 0.92             |
| JETBLUE AIRWAYS      | 0.92             |
| JO-ANN STORES INC    | 0.92             |
| JOHN HANCOCK FINANC  | 0.92             |
| JOHN WILEY & SONS    | 0.92             |
| JOHNSON & JOHNSON    | 0.95             |
| JOHNSON CONTROLS     | 0.99             |
| JOHNSON CONTROLS INC | 0.99             |
| JOINT COMMISSION     | 0.92             |
| JONES LANG LASALLE   | 0.92             |
| JOSTENS              | 0.92             |
| JOY GLOBAL INC       | 0.92             |
| JP MORGAN CHASE      | 1.02             |
| JT3                  | 0.92             |
| JUNIPER NETWORKS     | 0.92             |
| K. HOVNANIAN         | 0.92             |
| KAISER PERMANENTE    | 0.92             |
| KANSAS CITY SOUTHERN | 0.92             |
| KAPSTONE PAPER PCKG  | 0.92             |
| KB HOME              | 0.92             |
| KCG INC.             | 0.92             |
| KEANE, INC.          | 0.92             |
| KELLOGG              | 0.92             |
| KENDALL COMPANY      | 0.92             |
| KENNEY MANUFACTURING | 0.92             |
| KEYSTONE AUTOMTV OPR | 0.92             |
| KIMSTAFFHR INC       | 0.92             |
| KINDRED HEALTHCARE   | 0.92             |
| KLA-TENCOR           | 0.92             |
| KLEINFELDER          | 0.92             |
| KNIGHTS TRADING GRP  | 0.92             |
| KNWLDG UNI EDU       | 0.92             |
| KOCH INDUSTRIES      | 0.92             |
| KOHL'S DEPT STORES   | 0.92             |
| KPMG PEAT MARWICK    | 0.92             |
| KRAFT FOOD GROUP INC | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| KRAFT FOODS          | 0.92             |
| KRATON POLYMERS      | 0.92             |
| KROGER COMPANY       | 1.00             |
| KRONOS, INC.         | 0.92             |
| L-3                  | 1.00             |
| LABORATORY CORP AMER | 0.95             |
| LADIES HOME JOURNAL  | 0.92             |
| LAM RESEARCH         | 0.92             |
| LAMADELEINE          | 0.92             |
| LANIER WORLDWIDE     | 0.92             |
| LARSON-JUHL          | 0.92             |
| LAYNE CHRISTENSEN CO | 0.92             |
| LBR INT UNION NA     | 0.92             |
| LEAR CORPORATION     | 0.92             |
| LEE MEMORIAL HOS.    | 0.92             |
| LEGGETT & PLATT INC  | 0.92             |
| LEHIGH HANSON        | 0.92             |
| LEHMAN BROTHERS      | 0.92             |
| LEICA MICROSYSTEMS   | 0.92             |
| LENNAR CORPORATION   | 0.92             |
| LENNOX INTERNATIONAL | 0.92             |
| LEO A DALY           | 0.92             |
| LETOURNEAU INC       | 0.92             |
| LEVEL 3 COMM.        | 0.92             |
| LEVI STRAUSS & CO.   | 0.92             |
| LEWIS-CLARK COLLEGE  | 0.92             |
| LEXMARK INTL         | 0.92             |
| LG ELECTRONICS       | 0.92             |
| LIAZON CORP          | 0.92             |
| LIBERTY CHECK PRINT  | 0.92             |
| LIFECARE MGMT SERV.  | 0.92             |
| LIFECARE.COM         | 0.92             |
| LIFESPAN             | 0.92             |
| LIFETIME FITNESS     | 0.92             |
| LIFETIME FITNESS-MEM | 0.92             |
| LIFEWAY CHRISTIAN    | 0.92             |
| LILLY INDUSTRIES     | 0.92             |
| LIMITED BRANDS       | 0.92             |
| LINCOLN EDU SERVICES | 0.92             |
| LITTLER MENDELSON PC | 0.92             |
| LOCKHEED MARTIN      | 0.80             |
| LODGENET INTERACTIVE | 0.92             |
| LOGICA, INC.         | 0.92             |
| LOGITECH INC         | 0.92             |
| LOREAL USA INC       | 0.92             |
| LOWE'S COMPANIES     | 1.00             |
| LSG SKYCHEFS         | 0.92             |
| LSI LOGIC            | 0.92             |
| LUBBOCK IND SCHOOL D | 0.92             |
| LUCENT TECHNOLOGIES  | 0.97             |
| LUFTHANSA USA        | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| LVMH MOET HENESY INC | 0.92             |
| LYONDELLBASELL       | 0.92             |
| M. A. MORTENSON CO.  | 0.92             |
| M.S. CARRIERS        | 0.92             |
| MA OFFICER FED UNION | 0.92             |
| MACGRAY              | 0.92             |
| MACK ENERGY          | 0.92             |
| MADD                 | 0.92             |
| MAERSK SEALAND       | 0.92             |
| MAGELLAN HLTH SERV   | 0.92             |
| MAGMA DESIGN AUTO.   | 0.92             |
| MAGNA INTERNATIONAL  | 0.92             |
| MAIL-WELL INC        | 0.92             |
| MAINE CR. UNION LEAG | 0.92             |
| MAINES PAPER & FOOD  | 0.92             |
| MALINKRODT GRP INC   | 0.92             |
| MANAGEMENT & TRAININ | 0.92             |
| MANNINGTON MILLS     | 0.92             |
| MANSFLD IND SCHL     | 0.92             |
| MANTECH INTL         | 0.92             |
| MARATHON OIL         | 0.94             |
| MARQUETTE UNIVERSITY | 0.92             |
| MARRIOTT INTERNATNL  | 0.92             |
| MARSH & MCLENNAN     | 0.98             |
| MARTHON OIL          | 0.92             |
| MARTIN HEALTH SYSTEM | 0.92             |
| MARVELL SEMICODUCT.  | 0.92             |
| MASS BAY COLL ALUMNI | 0.92             |
| MATRIX SERVICE CO    | 0.92             |
| MAXIMUS INC          | 0.92             |
| MCAFEE               | 0.92             |
| MCDONALD'S           | 0.92             |
| MCDONALD'S CORP CREW | 0.92             |
| MCDONALD'S LICENSEE  | 0.92             |
| MCGRAW HILL EDU      | 0.92             |
| MCGRAW HILL, INC.    | 0.92             |
| MCKESSON             | 0.92             |
| MCKINSTRY CO         | 0.92             |
| MED CNTR OF PLANO    | 0.92             |
| MEDCATH              | 0.92             |
| MEDCO HEALTH         | 1.01             |
| MEDLINE INDUSTRIES   | 0.92             |
| MEDQUIST             | 0.92             |
| MEDTRONIC INC        | 0.92             |
| MELLON FINANCIAL     | 0.92             |
| MEM HERM BAP BEAUMNT | 0.92             |
| MEM HERM BAPT ORANGE | 0.92             |
| MEM HERMANN HLTHCARE | 0.94             |
| MEMC ELECTRONIC MAT. | 0.92             |
| MENTOR CORPORATION   | 0.92             |
| MERCEDES BENZ US INT | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| MERCEDES-BENZ        | 0.96             |
| MERCY MED CTR CEDAR  | 0.92             |
| MERIAL               | 0.92             |
| MERIT RESOURCES      | 0.92             |
| MESA AIR GROUP       | 0.92             |
| MESQUITE ISD         | 0.92             |
| MET MORTGAGE         | 0.95             |
| METHODIST HOSPITAL   | 0.90             |
| METLIFE CAPITAL CORP | 0.95             |
| METRO TRANSIT AUTH.  | 0.92             |
| METROPOL EDU COUNCIL | 0.92             |
| METWORK              | 0.95             |
| MGM MIRAGE           | 0.92             |
| MHMR OF TARRANT CO   | 0.92             |
| MI - LLC             | 0.92             |
| MICHAEL FOOD INC     | 0.92             |
| MICRO ELECTRONICS    | 0.92             |
| MICROCHIP TECHNOLOGY | 0.92             |
| MICROSOFT            | 0.92             |
| MICROSOFT ALUMNI NET | 0.92             |
| MILLENIUM LAB INC    | 0.92             |
| MILLER BREWING CO    | 0.92             |
| MINN. BENEFIT ASSOC. | 0.92             |
| MISYS HEALTHCARE     | 0.92             |
| MITRE CORPORATION    | 0.92             |
| MIZUNO CORPORATION   | 0.92             |
| MOEN CORPORATION     | 0.92             |
| MOHAWK INDUSTRIES    | 0.96             |
| MOLINA HEALTHCARE    | 0.92             |
| MONEYGRAM            | 0.92             |
| MONITRONICS ITNL INC | 0.92             |
| MONSANTO COMPANY     | 0.92             |
| MOODY'S INVESTOR SVC | 0.92             |
| MOORE INC            | 0.92             |
| MOOSE INTERNATL      | 0.92             |
| MORGAN STANLEY       | 0.95             |
| MOTOROLA MOBILITY    | 0.92             |
| MOTOROLA SOLUTIONS   | 0.92             |
| MOUNTAIN AMR CR UNI  | 0.92             |
| MOVADO GROUP         | 0.92             |
| MULTIPLAN INC.       | 0.92             |
| MV TRANSPORTATION    | 0.92             |
| MVT SERVICES INC     | 0.92             |
| MYRIAD GENETICS INC. | 0.92             |
| N. AMERICAN MISSION  | 0.92             |
| NA ASSC ADCE CLR PPL | 0.92             |
| NACCO MATERIALS      | 0.92             |
| NALCO                | 0.92             |
| NASA EMP. BENEFITS   | 0.92             |
| NASCAR RACE FANS     | 0.92             |
| NATIONAL ENVELOPE    | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| NATIONAL EXCH CLUB   | 0.92             |
| NATIONAL GEOGRAPHIC  | 0.92             |
| NATIONAL GRID, USA   | 0.92             |
| NATIONAL MS SOCIETY  | 0.92             |
| NATIONAL PTA         | 0.92             |
| NATIONAL SCLER. SOC. | 0.92             |
| NATIONL INSTRMNT CRP | 0.92             |
| NATL ASSC INVESTORS  | 0.92             |
| NATL ASSC OF GOV CON | 0.92             |
| NATL ASSC POSTAL SUP | 0.92             |
| NATL ASSOC FOR SELF  | 0.92             |
| NAT'L EQUIPMENT SVCS | 0.92             |
| NATL HSCHL COACH ASS | 0.92             |
| NATL NATIVE AMER VET | 0.92             |
| NATL OILWELL VARCO   | 0.92             |
| NATL RIFLE ASSO AMRC | 0.91             |
| NATL TELECOM CO ASSC | 0.92             |
| NAVISTART INT. CORP. | 0.92             |
| NAVTEQ NORTH AMERICA | 0.97             |
| NAVY FED CRDT UNION  | 0.92             |
| NBC UNIVERSAL        | 0.92             |
| NCCS/FRONTIER COMM.  | 0.80             |
| NCR                  | 0.96             |
| NCS PEARSON          | 0.92             |
| NEC SOLUTIONS AMERIC | 0.92             |
| NEC TECHNOLOGIES     | 0.92             |
| NESTLE               | 0.99             |
| NESTLE FOOD          | 0.92             |
| NETJETS, INC.        | 0.92             |
| NETWORK COMMUNICATNS | 0.92             |
| NEUBERGER BERMAN GRP | 0.92             |
| NEW CUST SERVICE CO  | 0.92             |
| NEW ENGLAND FCU      | 0.92             |
| NEWBRIDGE NETWORKS   | 0.92             |
| NEWELL COMPANY       | 0.92             |
| NEWPAGE CORPORATION  | 0.92             |
| NEXCO SOLUTION LLC   | 0.92             |
| NFA INC              | 0.92             |
| NICE SYSTEMS, INC.   | 0.92             |
| NIKE, INC.           | 0.92             |
| NIPPON EXPRESS USA   | 0.92             |
| NISSAN N.A. INC      | 0.92             |
| NM FED OF TEACHERS   | 0.92             |
| NOKIA                | 0.97             |
| NORDSTROM            | 0.98             |
| NORTHEAST UTILITIES  | 0.92             |
| NORTHEASTERN UNIVER. | 0.92             |
| NORTHERN TELECOM     | 0.92             |
| NORTHROP GRUMMAN     | 0.92             |
| NORTHWEST COMM HOSP  | 0.92             |
| NOVARTIS CORPORATION | 0.86             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| NOVELL INC           | 0.92             |
| NOVELLUS SYSTEMS INC | 0.92             |
| NOVITEX ENT SOLUTION | 0.92             |
| NOVO NORDISK PHARM   | 0.92             |
| NT MEDIA, LLC        | 0.92             |
| NUTMEG STATE FCU     | 0.92             |
| NV ENERGY            | 0.92             |
| NVIDIA               | 0.92             |
| NY STATE UNITED TEA. | 0.92             |
| NY UNIVERSITY        | 0.92             |
| O. C. TANNER         | 0.92             |
| OCCIDENTAL PETROLEUM | 0.98             |
| OCEAN SPRAY CRAN.    | 0.92             |
| OFFICE DEPOT         | 0.92             |
| OFFICE MAX           | 0.92             |
| OK PUBL EMPLES ASSC  | 0.92             |
| OLDCASTLE INC        | 0.92             |
| OLIN CORPORATION     | 0.92             |
| OLNEY BANCSHARES TX  | 0.92             |
| ON SEMICONDUCTOR     | 0.92             |
| O'NEAL STEEL INC     | 0.92             |
| ONEAMERICA           | 0.92             |
| ORDER SON ITALY AMRC | 0.92             |
| OSRAM SYLVANIA       | 0.92             |
| OTTO BOCK HEALTHCARE | 0.92             |
| OVERHEAD DOOR CORP.  | 0.92             |
| OWENS AND MINOR      | 0.92             |
| OWENS CORNING        | 0.92             |
| OZBURN HESSEY        | 0.92             |
| PACI ARCH. ENG. INC  | 0.92             |
| PACIFIC DENTAL SERV. | 0.92             |
| PACIFICORP           | 0.92             |
| PAETEC CORP          | 0.92             |
| PALOMAR HEALTH SYS.  | 0.92             |
| PANASONIC/MCUSA      | 0.92             |
| PARENTS MAGZINE      | 0.92             |
| PAREXEL INTERNAT'NAL | 0.92             |
| PARKHILL SCHOOL DIST | 0.92             |
| PARSONS BRINCKERHOFF | 0.92             |
| PARSONS CORP, THE    | 0.92             |
| PATNI COMPUTER SYST  | 0.92             |
| PAYCHEX INC          | 0.92             |
| PBS&J                | 0.92             |
| PC CONNECTION, INC.  | 0.92             |
| PEGASUS SOLUTIONS    | 0.92             |
| PEP BOYS MANNY MOE   | 0.92             |
| PEPSICO              | 0.93             |
| PEPSICOLA BOTTLING   | 0.92             |
| PERKINELMER          | 0.92             |
| PERNOD RICARD        | 0.92             |
| PEROT SYSTEMS GOV S  | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| PETCO ANIMAL SUPPLY  | 0.92             |
| PETSMART             | 0.92             |
| PF CHANG CHINA BISTR | 0.92             |
| PFIZER               | 0.92             |
| PHELPS DODGE CORP.   | 0.92             |
| PHH CORPORATION      | 0.92             |
| PHI KAPPA PSI NAA    | 0.92             |
| PHILIPS ELECTRONICS  | 0.92             |
| PHILLIPS PETROLEUM   | 0.92             |
| PHILLY INS COMPANIES | 0.92             |
| PHOENIX CHILD. ACDMY | 0.92             |
| PICTURETEL           | 0.92             |
| PINNACLE FOODS       | 0.92             |
| PITNEY BOWES, INC.   | 0.92             |
| PIZZA HUT            | 0.92             |
| PLATINUM EQUITY HOLD | 0.92             |
| PMSI                 | 0.92             |
| PNC BANK             | 0.92             |
| POLICY STUDIES INC   | 0.92             |
| PORTER NOVELLI       | 0.92             |
| PORTLAND GENERAL ELE | 0.92             |
| POWELL INDUSTRIES    | 0.92             |
| POWERWAVE TECH       | 0.92             |
| PPG INDUSTRIES       | 0.92             |
| PPM ENERGY           | 0.92             |
| PQ CORPORATION       | 0.92             |
| PRA INTERNATIONAL    | 0.92             |
| PRAXAIR, INC.        | 0.92             |
| PRC, INC.            | 0.92             |
| PREMIER RESEARCH     | 0.92             |
| PRESENTATION SERVICE | 0.92             |
| PRESTIGE EMP. ADMN.  | 0.92             |
| PRICE WATERHOUSE LLP | 0.92             |
| PRIDE MOBILITY PRODS | 0.92             |
| PRIME HLTHCARE SRVCS | 0.92             |
| PRIME THERAPEUTICS   | 0.92             |
| PRIMESOURCE BUILDING | 0.92             |
| PRO FINANCIAL GROUP  | 0.92             |
| PROGRESS SOFTWARE    | 0.92             |
| PROGRESSIVE INSUR    | 0.92             |
| PROMISEKEEPERS       | 0.92             |
| PROTECTION ONE       | 0.92             |
| PROVIDENCE H&S       | 0.92             |
| PROVIDENT LIFE & ACC | 0.92             |
| PSE&G                | 0.92             |
| PSEA OF PG&E         | 0.92             |
| PSS WORLD MEDICAL    | 0.92             |
| PUBLIC EMP. FEDERATN | 0.92             |
| PUBLIC STORAGE, INC  | 0.92             |
| PUBLICIS GROUPE      | 0.92             |
| PUMA NORTH AMERICA   | 0.92             |



**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| PURDUE UNIVERSITY    | 0.92             |
| QIVLIG LLC           | 0.92             |
| QUAD GRAPHICS        | 0.92             |
| QUALITY SYSTEMS, INC | 0.92             |
| QUANTUM              | 0.92             |
| QUEST DIAGNOSTICS    | 1.03             |
| QUESTAR CORP.        | 0.92             |
| QUESTCO INC          | 0.92             |
| QUICKEN LOANS        | 0.92             |
| QUINTILES TRANSNATL  | 0.92             |
| QUIXTAR INC          | 0.92             |
| RABOBANK INT'L       | 0.92             |
| RADIANT SYSTEMS      | 0.92             |
| RAYTHEON             | 1.00             |
| RAYTHEON ENGINEERS   | 0.92             |
| REA MAGNET WIRE CO   | 0.92             |
| READERS DIGEST       | 0.92             |
| REAL ESTATE ADVISOR  | 0.92             |
| REALOGY              | 0.92             |
| RECKITT AND COLEMAN  | 0.92             |
| RED BULL N. AMERICA  | 0.92             |
| RED HAT INC          | 0.92             |
| REDBACK NETWORKS     | 0.92             |
| REDDY ICE CORP       | 0.92             |
| REED ELSEVIER INC    | 0.92             |
| REG MGMT CORP        | 0.92             |
| REGAL WARE, INC.     | 0.92             |
| REICHHOLD CHEMICAL   | 0.92             |
| REMAX INTERNATL INC  | 0.92             |
| REMMINGTON ARMS      | 0.92             |
| RENT A CENTER INC    | 0.92             |
| RESOURCES GBL PROFF. | 0.92             |
| RETIRED INDIANA EMPS | 0.92             |
| REUBEN H DONNELLEY   | 0.90             |
| REYES HOLDING LLC    | 0.92             |
| REYNOLDS             | 0.92             |
| REYNOLDS & REYNOLDS  | 0.92             |
| RICH PRODUCTS        | 0.92             |
| RICOH CORPORATION    | 0.92             |
| ROAD RUNNER CLUB     | 0.92             |
| ROADWAY EXPRESS, INC | 0.92             |
| ROCHE DIAGNOSTICS    | 0.92             |
| ROCKWELL COLLINS     | 0.92             |
| ROOMS TO GO          | 0.92             |
| ROWAN COMPANIES      | 0.92             |
| RS INFO SYSTEMS LLC  | 0.92             |
| RUSH COPLEY MED CNTR | 0.92             |
| RW BECK              | 0.92             |
| S&S ROADWAY TERMED   | 0.92             |
| S. ANTONIO IND. SCHL | 0.99             |
| S.BERNARDINO S.E.B.A | 0.92             |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>                   | <u>Deviation</u> |
|----------------------------------|------------------|
| SAFETY KLEEN                     | 0.92             |
| SAFEWAY INC                      | 0.92             |
| SALLIE MAE                       | 0.92             |
| SALLIE MAE INC                   | 0.92             |
| SALOMON SMITH BARNEY             | 0.92             |
| SALT LAKE CO COLL AS             | 0.92             |
| SAMSUNG AUSTIN SEMI              | 0.93             |
| SAMSUNG INFO SYS AMR             | 0.92             |
| SAMSUNG TELECOMMUNICATIONS       | 0.95             |
| SAN ANTONIO FEDERAL CREDIT UNION | 0.98             |
| SANKYO PHARMA                    | 0.92             |
| SAP AMERICA                      | 0.92             |
| SAS INC                          | 0.92             |
| SCHERING-PLOUGH                  | 0.92             |
| SCHINDLER ELEVATOR               | 0.92             |
| SCHLUMBERGER                     | 0.94             |
| SCHNEIDER NATIONAL               | 0.92             |
| SCHOLASTIC                       | 0.92             |
| SCHWAN FOOD COMPANY              | 0.92             |
| SCHWANS SHRD SERVICE             | 0.92             |
| SCM CORTLAND                     | 0.92             |
| SCNA                             | 0.92             |
| SCOTTISH SOUTHERN JD             | 0.92             |
| SEABURY&SMITH ADMIN              | 0.92             |
| SEABURY&SMITH BROKER             | 0.92             |
| SEAGATE US, LLC                  | 0.92             |
| SEAGRAM                          | 0.92             |
| SEARS HOLDINGS CORP              | 0.92             |
| SECOND AMEND. FNDN               | 0.92             |
| SEDGEWICK                        | 0.92             |
| SENIOR RESIDENTIAL               | 0.92             |
| SENSUS METERING SYST             | 0.92             |
| SEPRACOR INC                     | 0.92             |
| SERCO                            | 0.92             |
| SERVICE EXPERTS INC              | 0.92             |
| SETON HEALTHCARE NET             | 0.97             |
| SEVEN-ELEVEN INC                 | 0.92             |
| SEVERN TRENT LABS                | 0.92             |
| SEVERN TRENT SERVICE             | 0.92             |
| SF MUTUAL ATMBL INS              | 0.92             |
| SGS NORTH AMERICA                | 0.92             |
| SHAMROCK FOODS INC               | 0.92             |
| SHANNON CLINIC                   | 0.92             |
| SHANNON MEDICAL CNTR             | 0.92             |
| SHARP ELECTRONICS                | 0.92             |
| SHAW GROUP, INC.                 | 0.92             |
| SHAWS SUPERMARKETS               | 0.92             |
| SHELL OIL                        | 0.67             |
| SI INTERNATIONAL                 | 0.92             |
| SIEMENS CORPORATION              | 0.95             |
| SILVERADO SENIOR LIV             | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

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**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| SIRVA INC            | 0.92             |
| SISTERS OF MERCY H S | 0.92             |
| SITA                 | 0.92             |
| SIX FLAG ENTRMNT COR | 0.92             |
| SM&P UTILITY         | 0.92             |
| SMILE BRANDS INC     | 0.92             |
| SMITH INTERNATIONAL  | 0.92             |
| SNAP-ON              | 0.92             |
| SOC HUMAN RSRC MGMT  | 0.92             |
| SOI                  | 0.92             |
| SOLECTRON CORP       | 0.96             |
| SOLO CUP             | 0.92             |
| SONIC AUTOMOTIVE     | 0.92             |
| SONY COMP. ENTERTAIN | 0.92             |
| SONY ELECTRONICS INC | 0.92             |
| SOS STAFFING         | 0.92             |
| SOUTHERN COMPANY     | 0.92             |
| SOUTHWEST AIRLINES   | 0.92             |
| SOUTHWIRE COMPANY    | 0.92             |
| SOVEREIGN BANK NE    | 0.92             |
| SPA/TLMKT-HOUSE ACCT | 0.92             |
| SPARTA INC           | 0.92             |
| SPAULDING & SLYE     | 0.92             |
| SPECIALTY CARE       | 0.92             |
| SPHERION CORPORATION | 0.92             |
| SPINOFF/EDUCATION    | 0.92             |
| SPINOFF/FINANCIAL    | 0.92             |
| SPINOFF/HEALTH       | 0.92             |
| SPINOFF/HIGH TECH    | 0.92             |
| SPINOFF/INDUSTRIAL   | 0.92             |
| SPINOFF/OTHER        | 0.92             |
| SPINOFF/TRANSPORT    | 0.92             |
| SPINOFF/UTILITY      | 0.92             |
| SPIRIT AIRLINES INC  | 0.92             |
| SPORTS AUTHORITY     | 0.92             |
| SPRINT               | 0.92             |
| SPRINT NEXTEL        | 1.00             |
| SPX CORPORATION      | 0.92             |
| ST EMP. ASSOC. OF NC | 0.92             |
| ST LUKE EPISC HL SYS | 0.92             |
| ST MICROELECTRONICS  | 0.92             |
| ST. CLOUD HOSPITAL   | 0.92             |
| ST. LUKES HOSPITAL   | 0.92             |
| ST. PAUL COMP INC    | 0.92             |
| ST. VINCENT HOSPITAL | 0.92             |
| STANDARD REGISTER    | 0.92             |
| STANLEY STEEMER INTL | 0.92             |
| STAPLES INC.         | 0.92             |
| STATE OF CONNECTICUT | 0.92             |
| STATE OF ILLINOIS    | 0.92             |
| STATE OF TEXAS       | 0.92             |

**METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS**

**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| STATE OF UTAH        | 0.92             |
| STATE STREET BOSTON  | 0.92             |
| STERICYCLE           | 0.92             |
| STERLING MEDICAL     | 0.92             |
| STEWART TITLE CO     | 0.92             |
| STIFEL NICOLAUS & CO | 0.92             |
| STORAGE TECH         | 0.92             |
| STRATUS COMPUTER     | 0.92             |
| SUBURBAN PROPANE     | 0.92             |
| SUMMIT GLOBAL PARTNR | 0.92             |
| SUN CHEMICAL         | 0.92             |
| SUN HEALTHCARE GROUP | 0.92             |
| SUNDT COMPANIES, THE | 0.92             |
| SUNNEN PRODUCTS      | 0.92             |
| SUPERIOR ESSEX INC   | 0.92             |
| SUPERMEDIA LLC       | 0.90             |
| SUPERVALU            | 0.92             |
| SUPREME COUNCIL AASR | 0.92             |
| SWAROVSKI            | 0.92             |
| SWIFT TRANSPORTATION | 0.92             |
| SYCUAN               | 0.92             |
| SYMANTEC             | 0.92             |
| SYNOPSIS INC         | 0.92             |
| SYNTHES USA          | 0.92             |
| SYRACUSE UNIVERSITY  | 0.92             |
| SYSCO CORPORATION    | 0.96             |
| T MOBILE             | 0.92             |
| TACO, INC.           | 0.92             |
| TANGOE INC.          | 0.92             |
| TARGET CORPORATION   | 0.92             |
| TCHR RTRMNT SYS TXS  | 0.92             |
| TCS AMERICA          | 0.92             |
| TDK, USA             | 0.92             |
| TEACHERS CRDT UNION  | 0.92             |
| TECH DATA CORPORA.   | 0.92             |
| TECK COMINCO AMERICN | 0.92             |
| TEKNION LLC          | 0.92             |
| TELECT INC           | 0.92             |
| TELEPHONE & DATA SYS | 0.92             |
| TELEPHONE WORKERS CU | 0.92             |
| TEMBRANDS, INC.      | 0.92             |
| TEMPER-PEDIC         | 0.92             |
| TENNANT COMPANY      | 0.92             |
| TENNECO AUTOMOTIVE   | 0.92             |
| TERADATA CORPORATION | 0.92             |
| TERADYNE, INC.       | 0.92             |
| TERRACON, INC.       | 0.92             |
| TETRA TECH           | 0.92             |
| TEVA PHARMACEUTICALS | 0.92             |
| TEXANS CRDT UNION    | 0.92             |
| TEXAS A&M            | 0.92             |

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**TEXAS RESIDENTIAL PROPERTY**

**Mass Merchandising Account Deviations**

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| TEXAS A&M UNIVERSITY | 0.92             |
| TEXAS HLTH RESOURCES | 0.98             |
| TEXAS INST INCRPRTD  | 0.92             |
| TEXAS LIFE INS CO    | 0.92             |
| TEXAS RETD TECH ASCN | 0.92             |
| TEXAS ROADHOUSE      | 0.92             |
| TEXAS WORKER'S COMP  | 0.92             |
| TEXTRON FINANCIAL CO | 0.84             |
| THE FINISH LINE INC  | 0.92             |
| THE MENTOR NETWORK   | 0.92             |
| THE MINACS GROUP     | 0.92             |
| THE SUTHERLAND GROUP | 0.92             |
| THE UNIV OF ALABAMA  | 0.92             |
| THOMSON FIN. SERVCS  | 0.92             |
| THOMSON MULTIMEDIA   | 0.92             |
| TIBCO SOFTWARE INC.  | 0.92             |
| TIDEWELL H & P CARE  | 0.92             |
| TIME WARNR CABLE LLC | 0.92             |
| TIMKIN COMPANY       | 0.92             |
| TJX COMPANIES        | 0.92             |
| TORCHMARK CORP       | 0.92             |
| TOYODA GOSEI         | 0.92             |
| TOYOTA MOTER SALES   | 0.92             |
| TOYOTA MOTOR MFG     | 0.97             |
| TRANE EMPLOYEES FCU  | 0.92             |
| TRANS HEALTHCARE INC | 0.92             |
| TRANS UNION,LLC      | 0.92             |
| TRANSPLACE           | 0.92             |
| TRANSPRO, INC.       | 0.92             |
| TRAVEL ACQUISITIONS  | 0.92             |
| TRAVELERS OF AMERICA | 0.92             |
| TRAVELPORT           | 0.92             |
| TREASURE ISLAND      | 0.92             |
| TRIBUNE COMPANY      | 0.92             |
| TRINET               | 0.92             |
| TRINITY HEALTH SYS   | 0.92             |
| TRIZETTO GROUP, THE  | 0.92             |
| TRUE VALUE/V&S STORE | 0.92             |
| TUFTS UNIVERSITY     | 0.92             |
| TURNER BROADCASTING  | 0.92             |
| TWU LOCAL 100        | 0.92             |
| TX BAY AREA CRT UNI  | 0.92             |
| TX ST UNVRST SN MRCS | 0.92             |
| TXU CORPORATION      | 0.92             |
| TYCO ELECTRONICS     | 0.92             |
| TYCO INTERNATIONAL   | 0.92             |
| TYCO INTL. LTD       | 0.92             |
| TYSON FOODS          | 0.97             |
| U HAUL INTERNATIONAL | 0.92             |
| U OF KENTUCKY        | 0.92             |
| U. OF KANSAS HOSP.   | 0.92             |

METROPOLITAN LLOYD'S INSURANCE COMPANY OF TEXAS

TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| U.S.HEALTHWORKS      | 0.92             |
| UAW DAIMLER CHRYSLER | 0.92             |
| UAW FORD             | 0.94             |
| UCB                  | 0.92             |
| UGL UNICCO           | 0.92             |
| ULTA SALON COSMETIC  | 0.92             |
| UN                   | 0.92             |
| UNC HEALTHCARE       | 0.92             |
| UNICORN HRO          | 0.92             |
| UNILEVER             | 0.92             |
| UNION PACIFIC CORP   | 0.92             |
| UNI-SELECT USA       | 0.92             |
| UNISOURCE WORLDWIDE  | 0.92             |
| UNITED HEALTH SERV.  | 0.92             |
| UNITED HEALTHCARE    | 0.92             |
| UNITED RENTALS       | 0.92             |
| UNITED SPACE ALLIANC | 0.92             |
| UNITED STAKE CLD STO | 0.92             |
| UNITED STATIONERS    | 0.92             |
| UNITED SUPERMARKETS  | 0.95             |
| UNITED TECHNOLOGIES  | 0.98             |
| UNITED WATER RESMGMT | 0.92             |
| UNIV. HOSPITAL SERV. | 0.92             |
| UNIV. MAINE SYSTEM   | 0.92             |
| UNIV. OF PHOENIX INC | 0.92             |
| UNIVERSAL FOODS      | 0.92             |
| UNIVERSAL FOREST PRO | 0.92             |
| UNIVERSAL HEALTH SRV | 0.92             |
| UNIVERSAL MUSIC GRP  | 0.92             |
| UNIVERSAL TECH INST  | 0.92             |
| UNIVERSITY CU        | 0.92             |
| UNIVERSITY OF MASS   | 0.92             |
| UNIVERSITY OF UTAH   | 0.92             |
| UNIVISION COMM. INC  | 0.92             |
| UNKNOWN DMBA ACCOUNT | 0.92             |
| UNKNOWN USBA ACCOUNT | 0.92             |
| UNTD STATES PSTL SRV | 0.92             |
| UPS                  | 0.90             |
| URS CORPORATION      | 0.92             |
| US ONCOLOGY, INC     | 0.92             |
| US PARACHUTE ASSOC.  | 0.92             |
| US POWER SQUADRONS   | 0.92             |
| US TOBACCO, INC.     | 0.92             |
| USA MOBILITY         | 0.92             |
| USA TRIATHLON        | 0.92             |
| USAIR                | 0.92             |
| USBA ALLIANCE        | 0.92             |
| USBA INC             | 0.92             |
| USIS                 | 0.92             |
| USX CORPORATION      | 0.92             |
| VAL VERDE RGNL MED C | 0.92             |

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TEXAS RESIDENTIAL PROPERTY

Mass Merchandising Account Deviations

| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| VALASSIS COMM.       | 0.92             |
| VALERO ENERGY        | 0.97             |
| VALLEY BAPT MED CNTR | 0.92             |
| VANGENT              | 0.92             |
| VCU HEALTH SYSTEMS   | 0.92             |
| VELCRO INC.          | 0.92             |
| VERIO INC            | 0.92             |
| VERISIGN             | 0.92             |
| VERIZON              | 0.78             |
| VERIZON BUSINESS     | 0.78             |
| VERIZON WIRELESS     | 0.78             |
| VERTEX GROUP         | 0.92             |
| VERTIS               | 0.92             |
| VESUVIUS USA CORP    | 0.92             |
| VF CORPORATION       | 0.92             |
| VIAD CORPORATION     | 0.92             |
| VICTAULIC COMPANY    | 0.92             |
| VISA                 | 0.92             |
| VISION SERVICE PLAN  | 0.92             |
| VISITING NURSE SERV. | 0.92             |
| VISTEON              | 0.92             |
| VMWARE INC           | 0.92             |
| VOLKSWAGEN GRP AMRCA | 0.92             |
| VWR INTERNATIONAL    | 0.92             |
| W.W. GRAINGER        | 0.98             |
| WACHOVIA CORPORATION | 0.92             |
| WALGREEN CO          | 0.92             |
| WALT DISNEY CORP.    | 0.92             |
| WALTER INDUSTRIES    | 0.92             |
| WAREMART             | 0.92             |
| WASHINGTON MANF COUN | 0.92             |
| WASHINGTON MUTUAL    | 1.02             |
| WEATHERFORD INTERNAT | 0.92             |
| WEILL MED - CORNELL  | 0.92             |
| WELLS FARGO COMPANY  | 0.92             |
| WEST MARINE PRODUCTS | 0.92             |
| WESTCHESTER COL ALUM | 0.92             |
| WESTERN RESOURCES    | 0.92             |
| WESTERN UNION CO     | 0.92             |
| WESTINGHOUSE ELECTRI | 0.92             |
| WESTON SOLUTIONS     | 0.92             |
| WHITE CONSOLIDATED   | 0.92             |
| WILLIAM JEWEL COLLEG | 0.92             |
| WILLIAMS SCOTSMAN    | 0.92             |
| WILSON INTERNATIONAL | 0.92             |
| WILTON BRAND LLC     | 0.92             |
| WINDSTREAM COMM.     | 0.92             |
| WINSTON & STRAWN LLP | 0.92             |
| WIPRO LTD            | 0.92             |
| WOLF ORGANIZATION    | 0.92             |
| WOLTERS KLUWER HEALT | 0.92             |

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| <u>Account</u>       | <u>Deviation</u> |
|----------------------|------------------|
| WOOD GROUP           | 0.92             |
| WOODMEN WRLD ASSC    | 0.92             |
| WPP GROUP            | 0.92             |
| WYNDHAM WORLDWIDE    | 0.92             |
| XCEL ENERGY          | 0.97             |
| XEROX - USCO         | 0.92             |
| XEROX CORPORATION    | 0.92             |
| XILINX, INC.         | 0.92             |
| XYLEM                | 0.92             |
| XYPLEX NETWORKS      | 0.92             |
| YAMAHA MOTOR CORP    | 0.92             |
| YANKEE CANDLE CO.    | 0.92             |
| YAZAKI NORTH AMERICA | 0.92             |
| YELLOWBOOK           | 0.92             |
| YOUNG & RUBICAM      | 0.92             |
| YOUR FEDERAL CU      | 0.92             |
| ZALE CORPORATION     | 0.92             |
| ZOETIS INC           | 0.92             |
| ZURICH INSURANCE GRP | 0.92             |
| ZYNGA GAME NETWORK   | 0.92             |