

**United Property & Casualty Insurance Company**

**TEXAS HOMEOWNER PROGRAM MANUAL 1.0**



## **HOMEOWNERS PROGRAM MANUAL 1.0**

### **TEXAS**

**New Business Effective 4/1/2017**

**Renewal Business Effective 6/1/2017**

**UNITED INSURANCE MANAGEMENT, LLC**

**Managing General Agent**

# United Property & Casualty Insurance Company

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### GENERAL RULES

#### Rule 100. COVERAGE LIMITS

| Coverage               | HO 00 03 & HO 00 05                                                        | HO 00 04                                                          | HO 00 06                                                    | See Rule |
|------------------------|----------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------|----------|
| A – Dwelling*          | \$1,000,000*                                                               | Policy includes 10% of Cov C for Building Additions & Alterations | \$5,000 Coverage A to \$1,000,000 Coverage A and C combined | 200      |
| B – Other Structures   | 2%, 10%, 15% and 20% of Coverage A. Additional limits available beyond 10% | n/a                                                               | n/a                                                         | 210, 620 |
| C – Contents           | 0% to 75% of Coverage A                                                    | \$10,000 to \$150,000*                                            | \$10,000 to \$500,000*                                      | 220      |
| D – Loss of Use        | 10%, 20% or 30% of Coverage A                                              | 30% of Coverage C                                                 | 30% of Coverage A                                           | 230      |
| E – Personal Liability | \$100,000, \$300,000 or \$500,000                                          |                                                                   |                                                             | 240      |
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\*Limits in excess of maximum value must be approved by underwriting prior to binding.

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### Rule 105.      **BINDING AUTHORITY**

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A risk is not considered bound until a policy is issued in our rating system. UPC does not permit ACORD binders.

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

**Agent's binding authority for new business, or for increases in coverage on existing business is suspended immediately when the National Hurricane Center (NHC) of the National Weather Service has issued a Tropical Storm Watch, Tropical Storm Warning, Hurricane Watch, or Hurricane Warning for any coastal area of Texas. Renewals will only be issued on an "as expiring" basis for coverage and perils; limits will only be increased to keep pace with established inflation factors. The Company will restore binding authority as soon as the NHC lifts the storm designation for all affected Texas coastal areas.** If any exceptional circumstances exist which warrant the Company giving consideration to acceptance of additional liability, the line must be submitted to the Company's Underwriting Department for approval. An example is when coverage is required in order to close on the purchase of a home – in this situation, the agent must contact the Company for approval, and proof of the real estate closing must accompany the application along with the appropriate payment.

Applies to all forms.

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**Rule 110. CANCELLATION OR REDUCTION IN LIMITS OF LIABILITY OR COVERAGE**

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

Applies to all forms.

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**Rule 115. CONSTRUCTION DEFINITIONS**

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

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

Applies to all forms.

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**Rule 120. MINIMUM PREMIUM**

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Minimum premium shall be set for each policy according to the policy form used and whether wind coverages are excluded. For more information about windstorm or hail exclusions, please see Rule 550.

| <b>Form</b> | <b>With Wind</b> | <b>Ex-Wind</b> |
|-------------|------------------|----------------|
| HO3 and HO5 | \$250            | \$200          |
| HO4         | \$125            | \$125          |
| HO6         | \$150            | \$125          |



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|           |                                   |
|-----------|-----------------------------------|
| Rule 125. | <b>MULTIPLE COMPANY INSURANCE</b> |
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We will not provide coverage for a dwelling where the same coverage is provided by another insurance policy.

Applies to all forms.

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|           |                    |
|-----------|--------------------|
| Rule 130. | <b>POLICY TERM</b> |
|-----------|--------------------|

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

Applies to all forms.

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**Rule 135.      PREMIUM CALCULATION**

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

Applies to all forms.

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|           |                                              |
|-----------|----------------------------------------------|
| Rule 140. | <b>PREVIOUS CANCELLATIONS / NON-RENEWALS</b> |
|-----------|----------------------------------------------|

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

Applies to all forms.

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### Rule 145. PROTECTION CLASS INFORMATION

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

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

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

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

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

Applies to forms HO 03, HO 05, and HO 06.

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**Rule 150.        RENEWAL**

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

Applies to all forms.

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|           |                            |
|-----------|----------------------------|
| Rule 155. | <b>INSURABLE INTERESTS</b> |
|-----------|----------------------------|

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For eligible **Additional Insureds**, use form **HO 04 41**.

For **Additional Interests**, use form **HO 04 10**.

Other rules related to insurable interests:

- Other member of named insured household, please refer to **Rule 730**.
- Trusts, trustees and related ownership structures, please refer to **Rule 860**.
- Students away from home, please refer to **Rule 880**.

Applies to all forms.

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|           |                               |
|-----------|-------------------------------|
| Rule 160. | <b>TRANSFER OR ASSIGNMENT</b> |
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No transfers or assignments are permitted. Each insured and/or property will require submission of a new application.

Applies to all forms.



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|           |                          |
|-----------|--------------------------|
| Rule 165. | <b>WAIVER OF PREMIUM</b> |
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When a policy is issued or endorsed after the inception date, additional or return premium of \$5 or less is waived. However, we will return any unearned premium upon request.

Applies to all forms.

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Rule 170.      **OCCUPANCY**

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### **HO 03, HO 05 and HO 06**

Dwellings occupied less than 3 months per year or that are rented to others are not eligible for coverage in this program (see Dwelling Fire Program).

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

Does not apply to HO 04.

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Rule 175.      **ADDITIONAL FEES AND CREDITS**

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### **MGA FEE**

A fully-earned MGA fee of **\$25** is charged on each policy. Applies to all forms.

### **NSF FEE**

There is a **\$25** service charge on NSF checks. Applies to all forms.

### **INSTALLMENT FEE**

A **\$5** installment fee will be added to non-EFT installment payments. A **\$2** installment fee will be added to all EFT installment payments. Applies to all forms.

### **PAPERLESS POLICY CREDIT**

A **\$10** policy credit will apply when the customer elects to receive policy documents electronically. Applies to all forms.

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|           |                               |
|-----------|-------------------------------|
| Rule 180. | <b>MANDATORY ENDORSEMENTS</b> |
|-----------|-------------------------------|

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The following mandatory endorsements are applied to all forms, unless otherwise indicated, below:

**Limited Home Day Care Coverage Advisory Notice (HO P 004)**

Notice advises that homeowners policy defines many home day care activities as a business, which results in important coverage limitations.

**Fraud Statement (IL N 001)**

**U.S. Treasury Department's Office of Foreign Assets Control ('OFAC') Advisory Notice to Policyholders (IL P 001)**

**Policy Jacket (UPC 207 TX)**

**Recreation or Service Vehicle Exclusion (UPC 601)**

Excludes coverage from activities related to the ownership, maintenance or use of any motor vehicle or other motorized land conveyance designed for recreational or service use off public roads or which is not subject to motor vehicle registration.

**Farm & Agricultural Activities Exclusion (UPC 602)**

Excludes coverage or payments for farming and agricultural activities, and for any loss related to any farm animals.

**Texas Period to File a Claim or Bring Legal Action Against Us Notice - Windstorm or Hail - Catastrophe Area (IL N 178)**

Attached to all policies with Wind/Hail coverage.

**Texas Consumer Bill of Rights (UPC 225)**

**Privacy Notice (UPC 424)**

**Insurance Score Notice (UPC 430 TX)**

**Adverse Action Notice and Appeal Form – TX (UPC 431)**

**Special Provisions – Texas (UPC 01 42)**

# United Property & Casualty Insurance Company

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### LIMITS AND DEDUCTIBLES

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#### Rule 200.      **COVERAGE A – DWELLING**

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Coverage A is provided by all forms except HO4, and these values are rounded to the nearest thousand before the application of Key Factors (see rule 1040) or any other rate factors or rules.

Agents may refer to UPC Insurance underwriting guidelines for insurance to value requirements and practices.

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**Rule 210. COVERAGE B – OTHER STRUCTURES**

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

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

| <b>% of Coverage A</b> | <b>Factor</b> |
|------------------------|---------------|
| 2%                     | 1.000         |
| 10%                    | 1.020         |
| 15%                    | 1.061         |
| 20%                    | 1.111         |

Applies to forms HO 03 and HO 05.

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### Rule 220. COVERAGE C – PERSONAL PROPERTY

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For forms HO3 and HO5, the insured may select desired coverage limit for personal property. Coverage C is available in increments of 5% (of Coverage A) up to a maximum personal property limit of 75% of Coverage A.

| % of Coverage A | Factor |           |
|-----------------|--------|-----------|
|                 | AOP    | Wind/Hail |
| 0%*             | 0.80   | 0.70      |
| 5%              | 0.83   | 0.73      |
| 10%             | 0.85   | 0.76      |
| 15%             | 0.88   | 0.79      |
| 20%             | 0.90   | 0.82      |
| 25%             | 0.92   | 0.85      |
| 30%             | 0.93   | 0.88      |
| 35%             | 0.95   | 0.91      |
| 40%             | 0.96   | 0.94      |
| 45%             | 0.98   | 0.97      |
| 50%             | 1.00   | 1.00      |
| 55%             | 1.02   | 1.03      |
| 60%             | 1.04   | 1.06      |
| 65%             | 1.07   | 1.09      |
| 70%             | 1.10   | 1.12      |
| 75%             | 1.13   | 1.15      |

\*Use Endorsement **UPC 621** – Personal Property Exclusion

For Forms HO4 and HO6, coverage amounts are selected in dollar values, rounded to the nearest thousand. Please see Key Factors (rule 1040) for HO4 and HO6 rating factors related to Coverage C.

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**Rule 230. COVERAGE D – LOSS OF USE**

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For HO3 and HO5, base rates include loss of use coverage equal to 30% of Coverage A. The following limits are available:

| <b>% of Coverage A</b> | <b>Factor</b> |
|------------------------|---------------|
| 10%                    | 0.93          |
| 20%                    | 0.94          |
| 30%                    | 1.00          |

For HO4, base rates include loss of use coverage equal to 30% of Coverage C. No other limits are available.

For HO6, base rates include loss of use coverage equal to 50% of Coverage C. No other limits are available.

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



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**Rule 240. SECTION II LIMITS**

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The policy provides coverage for Personal Liability and Medical Payments to Others.

| <b>Liability Limit</b> | <b>Premium</b> |
|------------------------|----------------|
| \$100,000              | \$15           |
| \$300,000              | \$25           |
| \$500,000              | \$35           |

| <b>Med Pay Limit</b> | <b>Premium</b> |
|----------------------|----------------|
| \$1,000              | \$5            |
| \$2,500              | \$8            |
| \$5,000              | \$10           |

Applies to all forms.

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### Rule 250. DEDUCTIBLES

The wind/hail deductible cannot be less than the other perils deductible. Changes in deductibles may only be made at the time of the renewal.

#### HO 00 03 & HO 00 05 Deductibles

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

\*Use Endorsement **HO 03 12** – Windstorm or Hail Percentage Deductible when a percentage deductible is selected for Wind/Hail.

#### HO 00 04 & HO 00 06 Deductibles

| Deductible | All Other Perils (AOP) | Wind/Hail |
|------------|------------------------|-----------|
| \$500      | 1.000                  | 1.000     |
| \$1,000    | 0.915                  | 0.966     |
| \$2,500    | 0.780                  | 0.888     |

## United Property & Casualty Insurance Company

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#### PAYMENT PLANS & PAYMENT TYPE DISCOUNTS

Rule 300.      **PAYMENT PLANS**

Applies to new and renewal business.

| Payment Type | First Installment % | Remaining Installments % | Installment Due                                                 |
|--------------|---------------------|--------------------------|-----------------------------------------------------------------|
| EFT          | 9.1%                | 9.1%                     | Every 30 days                                                   |
| Any          | 25.0%               | 25.0%                    | On 60 <sup>th</sup> , 120 <sup>th</sup> & 180 <sup>th</sup> day |
| Any          | 40.0%               | 30.0%                    | On 60 <sup>th</sup> & 120 <sup>th</sup> days                    |
| Any          | 50.0%               | 50.0%                    | On 60 <sup>th</sup> day                                         |
| Any          | 100%                | NA                       | NA                                                              |

***Outside premium financing is unacceptable.***

Applies to all forms.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 310. PAYMENT TYPE DISCOUNT**

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Applies to New and Renewal Business.

| <b>Payment Type</b>      | <b>All Perils</b> |
|--------------------------|-------------------|
| EFT Installment          | 0.967             |
| EFT Paid in Full         | 0.861             |
| Check Installment        | 0.967             |
| Check Paid in Full       | 0.861             |
| Credit Card Installment  | 1.000             |
| Credit Card Paid in Full | 0.890             |
| Mortgage Billed          | 0.909             |

A \$10 credit is applied to the total policy premium when the EFT payment option is selected. This credit is only applicable if all payments are made via EFT.

Applies to all forms except HO 04.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### DISCOUNTS & SURCHARGES

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#### Rule 400. **MAXIMUM DISCOUNTS**

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The maximum cumulative discount from the following variables will be capped at 60%.

1. Rule 300. Payment Type Discounts
2. Rule 410. Age of Home
3. Rule 420. Age and Marital Status of Named Insured
4. Rule 440. Companion Policy Discount
5. Rule 460. Hip Roof Discount
6. Rule 470. IBHS / WPI-8 Discount
7. Rule 520. Protective Device Discount
8. Rule 530. Secured Community / Theft Discount
9. Rule 540. Wind Opening Protection Discount
10. Rules 950 & 960. Tier

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Rule 410. AGE OF HOME

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

| Home Age | HO 00 03 & HO 00 05 |                    | HO 00 04   |                    | HO 00 06   |                    |
|----------|---------------------|--------------------|------------|--------------------|------------|--------------------|
|          | AOP Factor          | Wind / Hail Factor | AOP Factor | Wind / Hail Factor | AOP Factor | Wind / Hail Factor |
| 0        | 0.369               | 0.292              | 0.520      | 1.00               | 0.520      | 0.520              |
| 1        | 0.400               | 0.319              | 0.520      | 1.00               | 0.520      | 0.520              |
| 2        | 0.432               | 0.349              | 0.570      | 1.00               | 0.570      | 0.570              |
| 3        | 0.469               | 0.382              | 0.570      | 1.00               | 0.570      | 0.570              |
| 4        | 0.507               | 0.417              | 0.620      | 1.00               | 0.620      | 0.620              |
| 5        | 0.549               | 0.456              | 0.680      | 1.00               | 0.680      | 0.680              |
| 6        | 0.595               | 0.498              | 0.710      | 1.00               | 0.710      | 0.710              |
| 7        | 0.644               | 0.545              | 0.740      | 1.00               | 0.740      | 0.740              |
| 8        | 0.697               | 0.595              | 0.780      | 1.00               | 0.780      | 0.780              |
| 9        | 0.756               | 0.651              | 0.820      | 1.00               | 0.820      | 0.820              |
| 10       | 0.855               | 0.741              | 0.860      | 1.00               | 0.860      | 0.860              |
| 11       | 0.889               | 0.796              | 0.900      | 1.00               | 0.900      | 0.900              |
| 12       | 0.925               | 0.852              | 0.940      | 1.00               | 0.940      | 0.940              |
| 13       | 0.962               | 0.889              | 0.980      | 1.00               | 0.980      | 0.980              |
| 14       | 1.000               | 0.926              | 1.000      | 1.00               | 1.000      | 1.000              |
| 15       | 1.040               | 0.963              | 1.050      | 1.00               | 1.050      | 1.050              |
| 16       | 1.081               | 1.000              | 1.100      | 1.00               | 1.100      | 1.100              |
| 17       | 1.125               | 1.000              | 1.140      | 1.00               | 1.140      | 1.140              |
| 18       | 1.170               | 1.000              | 1.180      | 1.00               | 1.180      | 1.180              |
| 19       | 1.216               | 1.000              | 1.220      | 1.00               | 1.220      | 1.220              |
| 20       | 1.265               | 1.000              | 1.260      | 1.00               | 1.260      | 1.260              |
| 21 – 25  | 1.265               | 1.000              | 1.300      | 1.00               | 1.300      | 1.300              |
| 26 – 29  | 1.315               | 1.000              | 1.350      | 1.00               | 1.350      | 1.350              |
| 30 – 40  | 1.368               | 1.000              | 1.350      | 1.00               | 1.350      | 1.350              |
| 41+      | 1.368               | 1.000              | 1.280      | 1.00               | 1.280      | 1.280              |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 420. AGE AND MARITAL STATUS OF NAMED INSURED**

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A state or national government that recognizes the insured as married can be categorized as married only when both spouses reside in the household. All others must be categorized as single.

| Age of Insured | Marital Status* | AOP   |
|----------------|-----------------|-------|
| 00 – 26        | Married         | 1.157 |
| 27 – 31        | Married         | 1.120 |
| 32 – 45        | Married         | 0.988 |
| 46 – 51        | Married         | 0.913 |
| 52 – 57        | Married         | 0.884 |
| 58 – 66        | Married         | 0.837 |
| 67 – 70        | Married         | 0.809 |
| 71 – 76        | Married         | 0.866 |
| 77 +           | Married         | 0.941 |
| 00 – 26        | Single          | 1.302 |
| 27 – 31        | Single          | 1.259 |
| 32 – 45        | Single          | 1.111 |
| 46 – 51        | Single          | 1.027 |
| 52 – 57        | Single          | 0.995 |
| 58 – 66        | Single          | 0.942 |
| 67 – 70        | Single          | 0.910 |
| 71 – 76        | Single          | 0.974 |
| 77 +           | Single          | 1.058 |
| 00 – 26        | Not Used        | 1.275 |
| 27 – 31        | Not Used        | 1.234 |
| 32 – 45        | Not Used        | 1.089 |
| 46 – 51        | Not Used        | 1.006 |
| 52 – 57        | Not Used        | 0.975 |
| 58 – 66        | Not Used        | 0.923 |
| 67 – 70        | Not Used        | 0.892 |
| 71 – 76        | Not Used        | 0.954 |
| 77 +           | Not Used        | 1.037 |

\*For policies with an original effective date before 4/1/2017 when marital status was not used, the “Not Used” rating factor will apply.

Supporting documentation for age must be retained in agent’s file (copy of driver’s license or other state or federal issued ID, passport, Auto declarations page).

Applies to all forms.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 440.      **COMPANION POLICY DISCOUNT**

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| <b>Auto</b> | <b>Preferred Auto</b> | <b>UPC Flood</b> | <b>Umbrella</b> | <b>AOP Factor</b> | <b>Wind / Hail Factor</b> |
|-------------|-----------------------|------------------|-----------------|-------------------|---------------------------|
| No          | No                    | No               | No              | 1.000             | 1.000                     |
| No          | No                    | No               | Yes             | 0.900             | 0.950                     |
| No          | No                    | Yes              | No              | 0.970             | 0.970                     |
| No          | No                    | Yes              | Yes             | 0.892             | 0.933                     |
| Yes         | No                    | No               | No              | 0.950             | 0.950                     |
| Yes         | No                    | No               | Yes             | 0.877             | 0.917                     |
| Yes         | No                    | Yes              | No              | 0.933             | 0.933                     |
| Yes         | No                    | Yes              | Yes             | 0.863             | 0.900                     |
| No          | Yes                   | No               | No              | 0.950             | 0.950                     |
| No          | Yes                   | No               | Yes             | 0.855             | 0.903                     |
| No          | Yes                   | Yes              | No              | 0.922             | 0.922                     |
| No          | Yes                   | Yes              | Yes             | 0.829             | 0.875                     |

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

Applies to all forms.



# United Property & Casualty Insurance Company

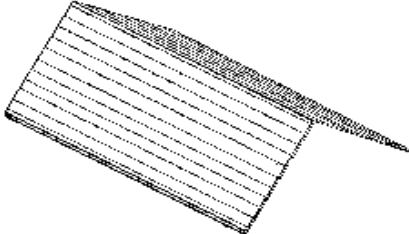
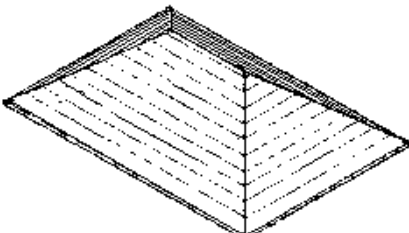
## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Rule 460. HIP ROOF DISCOUNT

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

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

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

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

Applies to forms HO 03, HO 05, and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 470. IBHS / WPI-8 DISCOUNT

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

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

Evidence and supporting documentation for these discounts must be retained in agent's file. Supporting FORTIFIED home hurricane designation documentation of Bronze, Silver, or Gold will be subject to review during an audit.

Applies to HO 03, HO 05 and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 480. LIMITED WATER DAMAGE COVERAGE

---

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

The factor for this endorsement is **0.920** and it applies to the other perils premium.

Use Endorsement **UPC 620** – Limited Water Damage Coverage

Applies to forms HO 03, HO 05 and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 490. **NON-STRUCTURAL HAIL LOSS LIMITATION ENDORSEMENT**

---

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

The factor for this endorsement is **0.970** and it applies to the wind/hail premium.

Use Endorsement **UPC 623** – Non-Structural Hail Loss Limitation

Applies to forms HO 03, HO 05 and HO 06.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 500.      NUMBER OF STORIES**

---

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

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

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 520. FIRE PROTECTIVE DEVICES DISCOUNT

---

#### Fire Alarm

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

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

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

#### Sprinkler

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

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

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

Use Endorsement **HO 04 16** – Premises Alarm or Fire Protection System

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

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 530. SECURED COMMUNITY / THEFT DISCOUNT

---

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

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

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

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 540. WIND OPENING PROTECTION

---

A **15%** discount applies to the wind/hail premium if a residence is equipped with opening protection installed by a licensed contractor with the proper permits, or that has been certified by a qualified professional as meeting the following requirements:

- All exterior openings including windows, doors, skylights, and vents are protected (roof ridge vents and soffit vents do not need to be protected) and meet the minimum requirements of the International Residential Building code, or
- Impact resistant glass on all windows meeting the minimum requirements of the International Residential Building Code.

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

Applies to forms HO 03, HO 05, and HO 06.



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 550. **WINDSTORM OR HAIL EXCLUSION**

---

### **A. Introduction**

The peril of Windstorm or Hail may be excluded for all coverages when the property is located in a designated catastrophe area and is eligible for coverage through the Texas Underwriting Association. Policies written excluding wind must maintain a separate wind policy.

Use Windstorm or Hail Exclusion Endorsement – Texas Endorsement **HO 04 70**.

### **B. Premium**

When the peril of Windstorm or Hail is excluded from under Section I of the policy the wind/hail premium is not developed and no related charges are applied to the policy. However, Rule 120. Minimum Premium does apply.

Applies to all forms.

## **United Property & Casualty Insurance Company**

### **TEXAS HOMEOWNER PROGRAM MANUAL 1.0**

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**Rule 580. OPEN FOUNDATION SURCHARGE**

---

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

Surcharge is applied to the All Other Perils, and applies only to forms HO 03 and HO 05.

# **United Property & Casualty Insurance Company**

## **TEXAS HOMEOWNER PROGRAM MANUAL 1.0**

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**Rule 590. WOOD BURNING STOVE SURCHARGE**

---

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

Surcharge is applied to the All Other Perils, and applies only to HO 03 and HO 05.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### ADDITIONAL COVERAGE OPTIONS

#### Rule 600. ADDITIONAL AMOUNTS OF COVERAGE A

This endorsement is intended to cover additional costs of construction that are incurred due to increases in the cost of construction that occur during the policy period. Increased construction cost is normally the result of increased demand relative to supply of labor and materials that can occur subsequent to a catastrophic loss that impacts a substantial number of properties in a region. Additional coverage options provided by this endorsement are 25% of Coverage **A** and 50% of Coverage **A**.

Coverage must be written for 100% of replacement cost.

This endorsement does not cover increased construction costs attributable to laws or ordinances governing construction.

| Additional Amount Options | AOP<br>Factor | Wind/Hail<br>Factor |
|---------------------------|---------------|---------------------|
| 25%                       | 1.050         | 1.050               |
| 50%                       | 1.100         | 1.100               |

Use Endorsement **HO 04 20** – Specified Additional Amount of Insurance for Coverage **A** – Dwelling

Applies to forms HO 03 and HO 05.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 610. ANIMAL LIABILITY BUYBACK ENDORSEMENT**

---

This endorsement may be added at the option of the insured for the limits and premiums below. Endorsement provides that Coverage **E** (Personal Liability) and Coverage **F** (Medical Payments) applies to bodily injury or property damage caused by animals owned by the insured, provided the animals are not prohibited by our guidelines (see ineligible list). An insured must have an umbrella policy in order to qualify for the \$300,000 or \$500,000 options. A current Declarations Page for the umbrella policy will be required for audit purposes. This endorsement also provides Medical Payments coverage at the same limit as chosen for Coverage **F**.

| Limit     | Premium |
|-----------|---------|
| \$ 50,000 | \$25    |
| \$300,000 | \$35    |
| \$500,000 | \$45    |

Use Endorsement **UPC 615** – Animal Liability

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 630. EQUIPMENT BREAKDOWN COVERAGE

---

The Equipment Breakdown Coverage Endorsement provides equipment breakdown insurance to cover equipment attached to and made part of the dwelling or other structure when perils for such equipment would have been excluded under the Homeowners policy.

|                  |             |
|------------------|-------------|
| Rate Per Policy: | <b>\$49</b> |
|------------------|-------------|

Use Endorsement **UPC 613 (1.0) – Equipment Breakdown Coverage Endorsement.**

For Policies with an inception date prior to 05/01/2015 Use Endorsement UPC 196 – Equipment Breakdown Coverage.

Applies to forms HO 03, HO 05, and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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|           |                                                    |
|-----------|----------------------------------------------------|
| Rule 640. | <b>FUNCTIONAL REPLACEMENT COST LOSS SETTLEMENT</b> |
|-----------|----------------------------------------------------|

---

It is mandatory for homes older than 50 years old, that the loss settlement provisions be changed to Functional Replacement Cost. This means losses would be paid at the amount which it would cost to repair or replace the damaged building with less costly common construction materials and methods which are functionally equivalent to obsolete, antique or custom construction materials and methods used in the original construction of the building. Homes with Functional Replacement Cost loss settlement are not eligible for Specified Additional Amount of Insurance for Coverage A – Dwelling (rule 600), or the Premium Plus Package Endorsement (rule 820).

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

Applies to forms HO 03 and HO 05.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 650. GOLF CART – PHYSICAL DAMAGE & LIABILITY COVERAGE

---

Extends Section I and II coverages to losses arising from the ownership and operation of a golf cart.

Coverage does not apply when golf cart is:

- used to carry persons for a charge,
- used for business purposes,
- rented to others,
- being used outside the boundaries of a retirement community or limited access community unless being used for golfing purposes or traveling to or from a golf course.

Option 1: For an additional premium of **\$75**, Endorsement **UPC 616** includes special limits of liability as follows:

- Coverage C – Personal Property: \$ 5,000
- Coverage E – Personal Liability: \$ 50,000/100,000/50,000
- Coverage F – Medical Payment to Others: \$ 5,000

Option 2: For an additional premium of **\$100**, Endorsement **UPC 617** includes special limits of liability as follows:

- Coverage C – Personal Property: \$ 5,000
- Coverage E – Personal Liability: \$100,000/300,000/100,000
- Coverage F – Medical Payment to Others: \$ 5,000

The limits of liability shown above replace the limits of liability shown on the declarations page for any and all covered losses resulting from the operation of your golf cart.

|          | 1 Golf Cart | 2 Golf Carts |
|----------|-------------|--------------|
| Option 1 | \$75        | \$120        |
| Option 2 | \$100       | \$160        |

Applies to forms HO 03, HO 05, and HO 06.



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 660. HOME COMPUTER COVERAGE

---

Provides coverage for computers and related equipment against additional risks of physical loss subject to certain exclusions. This coverage is available to a maximum limit of \$20,000.

Additional premium: \$6 for each \$1,000

Use Endorsement **HO 04 72** – Special Computer Coverage - Texas

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 670. IDENTITY THEFT EXPENSE & RESOLUTION SERVICES COVERAGE

---

Identity Theft Expense and Resolution Services Coverage is available to provide first party coverage for expenses incurred by an insured as a direct result of any identity theft occurrence first discovered or learned of during the policy period. This endorsement provides up to \$25,000 coverage for:

- A. Costs for notarizing affidavits or similar documents attesting to fraud;
- B. Costs for certified mail to law enforcement agencies, credit agencies, financial institutions, etc.;
- C. Lost income, up to a maximum of \$1,000 per week/\$5,000 total, resulting from time taken off work to complete fraud affidavits, meet with law enforcement agencies, credit agencies, and/or legal counsel;
- D. Loan application fees for re-applying for loans when the original application is rejected because the lender received incorrect credit information;
- E. Attorney fees incurred to defend lawsuits brought against the insured by merchants, financial institutions or their collection agencies; remove any criminal or civil judgments wrongly entered against an insured; and challenge the accuracy or completeness of any information in a consumer credit report;
- F. Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions or similar credit grantors, or credit agencies to report or discuss an actual identity fraud.

**Premium per policy: \$20**

Use Endorsement **UPC 614 (1.0)** – Identity Theft Expense and Resolution Services Coverage.

For Policies with an inception date prior to 05/01/2015 Use Endorsement UPC 186 – Identity Theft Expense and Resolution Services Coverage.

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 680.      **INFLATION GUARD**

---

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

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

Use Endorsement **HO 04 46** – Inflation Guard

Applies to forms HO 03 and HO 05.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 690. LIMITED FUNGI OR MICROBES COVERAGE

---

The insured may select remediation coverage as described in the required notice attached to the application, subject to underwriting requirements and an underwriting review. Options are 25%, 50% or 100% of policy limits for Coverage A (Dwelling).

In order to select and be approved for mold remediation coverage, BEFORE BINDING Underwriting will require:

1. A statement from a qualified air quality testing firm certifying that the residence is free of toxic molds and that the overall mold levels in the residence are no greater than the mold levels of the ambient outside air.
2. A statement from a licensed master plumber that the residence is free of water leaks and that all plumbing and drainage systems are in good working order.

We reserve the right to decline the application for mold coverage if unacceptable underwriting conditions exist, such as prior water loss, poor general maintenance of the home or plumbing, or a roof in need of repair or replacement.

Rates for each option are calculated as percentages of the Base Premium before applying any discounts or surcharges.

Option 1 (0% Remediation Coverage) = No Premium Charge

Option 2 (25% Remediation Coverage) = 25%

Option 3 (50% Remediation Coverage) = 50%

Option 4 (100% Remediation Coverage) = 100%

### Endorsement

Use Limited Fungi Or Microbes Coverage - Texas Endorsement **HO 04 45**.

Applies to all forms except HO 04.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 700. LIMITED WATER BACK-UP AND SUMP DISCHARGE OR OVERFLOW COVERAGE**

---

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

The endorsement may be added for the following limits:

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

Use Endorsement **UPC 04 95** – Limited Water Back-Up and Sump Discharge or Overflow Coverage

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 710.      **ORDINANCE OR LAW COVERAGE**

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Provides coverage for increases in cost of reconstruction, repair, or demolition of property that results from local laws or ordinances regulating such. Base rates include 10% of Coverage **A**. Coverage may be increased to 25% or 50%.

#### **A.      Basic Limit**

The policy automatically provides up to 10% of the Coverage **A** limit of liability (or for Form **HO 00 04**, the Building Additions and Alterations limit) to pay for the increased costs necessary to comply with the enforcement of an ordinance or law.

#### **B.      Increased Amount Of Coverage**

##### **1.      Description**

The policy may be endorsed to increase the basic Ordinance or Law Coverage amount, as noted in Paragraph 2. to accommodate the increased costs known or estimated by the insured for materials and labor to repair or replace the damaged property and to demolish the undamaged portion of damaged property and clear the site of resulting debris according to the ordinance or law.

##### **2.      Premium Determination**

To develop the Premium, multiply the previous premium step [All Other Perils and Wind Premiums] by the appropriate factor selected from the following table:

| <b>Percentage Of Coverage A</b> |                     |                |
|---------------------------------|---------------------|----------------|
| <b>Increase In Amount</b>       | <b>Total Amount</b> | <b>Factors</b> |
| 15%                             | 25%                 | <b>1.080</b>   |
| 40%                             | 50%                 | <b>1.170</b>   |

Use Endorsement **HO 04 77** – Ordinance or Law Increased Amount of Coverage

Applies to forms HO 03, HO 05, and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 720. OTHER INSURED LOCATION OCCUPIED BY INSURED

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#### A. Introduction

1. Section II Coverage may be provided on locations, other than the residence premises, where an insured resides, but which are insured for Section I Coverage under another insurance program or by another company.
2. Make the appropriate charge for each other insured location (up to four) shown in the Declarations of this policy.

#### B. Premium

| Coverage E Limit | One Family | Two Family |
|------------------|------------|------------|
| 100,000          | \$8        | \$16       |
| 300,000          | \$9        | \$18       |
| 500,000          | \$10       | \$20       |

Applies to forms HO 03, HO 05, and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 730. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

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#### A. Introduction

The policy provides coverage to named insureds, resident relatives who are members of the insured's household and persons under the age of 21 who are in the care of an insured.

#### B. Coverage Description

- 1.The policy may be endorsed to provide coverage to a person who is a member of the named insured's household but does not fall under the definition of insured in the policy. It does not cover a guest, residence employee, roomer, boarder or tenant. Coverage extends to the person named in the endorsement, and a person under the age of 21 who is in the legal custody of that person.
- 2.All coverages and provisions under Sections I and II of the policy that apply to insureds also apply to the persons described in Paragraph 1. except Coverages A, B and D (Fair Rental Value only).

#### C. Premium

| Coverage E Limit | 1 Person | 2 People | 3 People | 4 People |
|------------------|----------|----------|----------|----------|
| \$100,000        | \$56     | \$112    | \$168    | \$224    |
| \$300,000        | \$70     | \$140    | \$210    | \$280    |
| \$500,000        | \$77     | \$154    | \$231    | \$308    |

#### D. Endorsement

Use Other Members Of Your Household Endorsement **HO 04 58**.

Applies to forms HO 03, HO 05 and HO 06.



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 740. OTHER STRUCTURES – INCREASED LIMITS

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When insurance is written on a specific structure on the residence premises for limits greater than the maximum Coverage B limit available in Rule 210 (Coverage B – Other Structures), the rate per \$1,000 of insurance mentioned below shall apply separately to each structure.

The Coverage **B** limit of 20% must first be selected in Rule 210 (Coverage B – Other Structures) in order to purchase the following increased limits. The maximum coverage available is 75% of Coverage **A**.

Rate per \$1,000 (of additional limit over and above Coverage **B** limit of 10%): **\$4**

Use Endorsement **HO 04 48** Other Structures – Increased Limits

Applies to forms HO 03 and HO 05.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 750. OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES**

---

The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others.

### Section I Coverage

An unendorsed policy does not afford coverage for an other structure rented to others. Therefore, the rate for Section I coverage under this rule is calculated independently from and in addition to any Coverage B selections made.

Rate per \$1,000 of coverage: **\$6**

### Section II Coverage

|            |           |         |         |
|------------|-----------|---------|---------|
| Coverage E | \$100,000 |         |         |
| Coverage F | \$1,000   | \$2,500 | \$5,000 |
| Premium    | \$40      | \$44    | \$48    |
| Coverage E | \$300,000 |         |         |
| Coverage F | \$1,000   | \$2,500 | \$5,000 |
| Premium    | \$48      | \$52    | \$60    |
| Coverage E | \$500,000 |         |         |
| Coverage F | \$1,000   | \$2,500 | \$5,000 |
| Premium    | \$58      | \$63    | \$70    |

Use Endorsement **HO 04 40** - Structures Rented To Others – Residence Premises

Applies to forms HO 03, HO 05, and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Rule 760. OUTBOARD MOTORS & WATERCRAFT

#### A. Introduction

Coverage is included in the policy form, at no additional charge, for certain watercraft powered by an outboard engine or motor or combination of outboard engines or motors of up to 25 horsepower, and sailboats less than 26 feet in overall length with or without auxiliary power. Coverage is also included for watercraft powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump, of 50 horse power or less when not owned by an insured or more than 50 horse power when not owned by or rented to an insured.

#### B. Coverage Description

1. The policy may be endorsed to provide coverage for the following types of craft:
  - a. Watercraft, up to 26 feet in length powered by outboard engines or motors exceeding 25 horsepower; or powered by inboard or inboard-outdrive engines or motors, including those that power a water jet pump. Accumulate total horsepower if two or more engines or motors are regularly used together with any single watercraft owned by insured.
  - b. Sailboats 26 feet or more in overall length, with or without auxiliary power.
2. Coverage must be written to expiration of the policy. It is permissible, however, to stipulate for all watercraft eligible in this rule, the navigational period of each year. Premium shall be adjusted on a pro rata basis.
3. For watercraft not described in preceding Paragraphs A. and B.1., coverage is not permitted under the Homeowners Policy.
4. The premium in the state where the Insured's residence premises is located shall apply. However, if the insured owns another residence premises in a different state and principally operates the watercraft from that residence, apply the premium for that state.

#### C. Requirement

No DUI within in the past three years.

#### D. Premium

1. Outboard, Inboard, or Inboard-Outdrive Engines or Motors:

| Horsepower | Length        |           |           |
|------------|---------------|-----------|-----------|
|            | Up to 15 Feet |           |           |
|            | Rate          |           |           |
|            | \$100,000     | \$300,000 | \$500,000 |
| Up to 50*  | \$41          | \$45      | \$49      |
| 51 to 100  | \$69          | \$76      | \$82      |
| 101 to 150 | \$97          | \$107     | \$116     |
| 151 to 200 | Not Available |           |           |
| Over 200   | Not Available |           |           |

\*Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| Horsepower | Length – Over 15 to 26 Feet |           |           |
|------------|-----------------------------|-----------|-----------|
|            | Rate                        |           |           |
|            | \$100,000                   | \$300,000 | \$500,000 |
| Up to 50*  | \$63                        | \$69      | \$76      |
| 51 to 100  | \$92                        | \$100     | \$109     |
| 101 to 150 | \$120                       | \$131     | \$143     |
| 151 to 200 | \$148                       | \$162     | \$177     |
| Over 200   | Not Available               |           |           |

### 2. Sailboats With or Without Auxiliary Power:

| Overall Length/Feet | Rate          |           |           |
|---------------------|---------------|-----------|-----------|
|                     | \$100,000     | \$300,000 | \$500,000 |
| 26 to 40 feet*      | \$41          | \$45      | \$49      |
| Over 40 feet        | Not Available |           |           |

### E. Endorsement

Use Endorsement **HO 24 75** - Watercraft

### F. Premium for Medical Payments

| Coverage F – Medical Payments                                | \$1,000       | \$2,500 | \$5,000 |
|--------------------------------------------------------------|---------------|---------|---------|
| Outboard Motors and Watercraft                               |               |         |         |
| 1. Outboard, Inboard or Inboard – Outboard engines or Motors |               |         |         |
| a) Up to 15 feet:                                            |               |         |         |
| Up to 50 hp.                                                 | \$3           | \$6     | \$11    |
| 51 to 100 hp.                                                | \$6           | \$12    | \$21    |
| 101 to 150 hp.                                               | \$8           | \$16    | \$28    |
| 151 to 200 hp.                                               | Not Available |         |         |
| Over 200 hp.                                                 | Not Available |         |         |
| b) Over 15 to 26 feet:                                       |               |         |         |
| Up to 50 hp.                                                 | \$4           | \$8     | \$14    |
| 51 to 100 hp.                                                | \$6           | \$12    | \$21    |
| 101 to 150 hp.                                               | \$8           | \$16    | \$28    |
| 151 to 200 hp.                                               | \$12          | \$24    | \$42    |
| Over 200 hp.                                                 | Not Available |         |         |
| 2. Sailboats, with or without auxiliary power                |               |         |         |
| 26 to 40 feet                                                | \$3           | \$6     | \$11    |
| Over 40 feet                                                 | Not Available |         |         |

\*Outboard engines or motors of up to 25 horsepower or sailboats less than 26 feet in overall length with or without auxiliary power are covered in the policy form.

Applies to forms HO 03, HO 05, and HO 06.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 770. PERSONAL INJURY COVERAGE**

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Provides liability coverage for personal injury to others for offenses such as false arrest, detention or imprisonment, libel, slander, defamation of character, invasion of privacy, and wrongful eviction or wrongful entry.

| Personal Injury Coverage Limit | Premium |
|--------------------------------|---------|
| \$100,000                      | \$18    |
| \$300,000                      | \$22    |
| \$500,000                      | \$30    |

Use Endorsement **HO 24 21** – Personal Injury Coverage - Texas (Aggregate Limit of Liability)

The amount of Personal Injury will match the amount of Coverage **E** selected.

Applies to all forms.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 780.      **PERSONAL PROPERTY – INCREASED SPECIAL LIMITS OF LIABILITY**

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| <b>Personal Property</b>                                              | <b>Limit<br/>In Form</b> | <b>Maximum<br/>Limit<br/>Allowed</b> | <b>Rate /<br/>Hundred*</b> |
|-----------------------------------------------------------------------|--------------------------|--------------------------------------|----------------------------|
| <b>1.</b> Jewelry, Watches and Furs                                   | \$1,500                  | \$6,500**                            | <b>\$1.80</b>              |
| <b>2.</b> Money                                                       | \$200                    | \$1,000                              | <b>\$6.00</b>              |
| <b>3.</b> Securities                                                  | \$1,500                  | \$3,000                              | <b>\$4.00</b>              |
| <b>4.</b> Silverware, Goldware and<br>Pewterware                      | \$2,500                  | \$10,000                             | <b>\$0.70</b>              |
| <b>5.</b> Firearms                                                    | \$2,500                  | \$6,500                              | <b>\$3.00</b>              |
| <b>6.</b> Portable Electronic Equipment<br>in or upon a motor vehicle | \$1,500                  | \$6,000                              | <b>\$2.00</b>              |

\* Increase must be in increments of \$100.

\*\* Not exceeding \$1,000 for any one article.

Use Coverage **C** Increased Special Limits Of Liability Endorsement **HO 04 65**.

Premiums developed for each class of personal property to be covered are summed, then rounded to the nearest dollar. Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 790.      **PERSONAL PROPERTY REPLACEMENT COST LOSS SETTLEMENT**

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Provides replacement cost loss settlement on Coverage C.

| Form  | All Perils |
|-------|------------|
| HO 03 | 1.10       |
| HO 05 | 1.10       |
| HO 06 | 1.10       |
| HO 04 | 1.10       |

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

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 800. PERSONAL PROPERTY SCHEDULED

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#### A. Introduction

Coverage may be provided on scheduled personal property subject to the rules and rates of the Company.

#### B. Loss Settlement

Endorsement **HO 23 03** provides for standard loss settlement for all classes of property except Fine Arts; and agreed value loss settlement for Fine Arts.

#### C. Endorsement

Use **Scheduled Personal Property Endorsement - Texas HO 23 03** for standard loss settlement or agreed value loss settlement for fine arts.

Coverage for schedules of personal property items may be provided, up to a maximum limit of \$150,000 (or 50% of Coverage C), but not exceeding \$50,000 for any one article of men's or ladies' jewelry, \$25,000 for any single fur item, or \$10,000 for any collections. Firearms may be scheduled up to a limit of \$10,000 per item with a class limit of \$20,000. However, personal property items used in a trade or business are not eligible for scheduled personal property coverage. An appraisal or bill of sale no older than 5 years must accompany application or endorsement for each single item worth \$10,000 or more. Total schedules over \$25,000 must have evidence of burglary/theft protection – a central station burglar alarm is required for total schedules over \$50,000.

Apply the applicable rates from the table below:

| Property Description                              | Rate per \$100 |
|---------------------------------------------------|----------------|
| Antiques                                          | \$0.90         |
| Bicycles                                          | \$9.35         |
| Cameras & Projection Equipment (non-professional) | \$1.52         |
| Coins                                             | \$1.80         |
| Fine Arts:<br>Breakage                            | \$1.00         |
| No Breakage                                       | \$0.50         |
| Furs                                              | \$0.40         |
| Golfers Equipment                                 | \$1.40         |
| Guns:<br>Collectible                              | \$1.50         |
| Fired (Not Collectible)                           | \$3.00         |
| Jewelry                                           | \$1.50         |
| In vaults or safety deposit boxes                 | \$0.80         |
| Miscellaneous Personal Property                   | \$1.00         |
| Musical Instruments (non-professional)            | \$0.60         |
| Other Sports Equipment                            | \$2.00         |
| Silverware                                        | \$0.45         |
| Stamps                                            | \$0.80         |

Premiums developed for each scheduled item to be covered are summed, then rounded to the nearest dollar. Applies to all forms.



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 810. PREMIER ENDORSEMENT

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- A.** For homes insured 100% to replacement cost on an **HO 00 03** or **HO 00 05** policy, the Premier Endorsement may be added for an additional charge. This endorsement is not available for customers with one or more claims filed during the past three years, excluding claims resulting from natural causes.
- B.** Coverages contained in this endorsement are:
- Inflation Guard 4% annual increase included
  - Personal Property (Coverage **C**) Replacement Cost Coverage
  - Coverage **D** up to one week when untenability occurs due to civil authority or power interruption
  - Personal Injury Liability
  - Loss Assessment increased from \$1,000 to \$2,500
  - Lock Replacement when keys are lost or stolen – up to \$250 per occurrence (no deductible applies)
  - Fire department service charge, increased from \$500 to \$750
  - \$500 Reward for an insured who provides information leading to a theft conviction stemming from a covered loss
  - Additional coverage amounts:
    - Credit Cards, Fund Transfer Cards, Forgery increased from \$500 to \$1,000
    - Theft of Jewelry, Watches & Furs increased from \$1,500 to \$3,000, subject to a \$1,500 maximum per article
    - Theft of Firearms increased from \$2,500 to \$5,000
- C.** To develop the premium for this option, multiply the All Other Perils and Wind Premiums by a factor of **1.10**.
- D.** Use Endorsement **UPC 611 TX** – Premier Endorsement

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

For Policies Endorsed Prior to 05/01/2015, the following endorsement may continue to be attached

### Premier Endorsement – Forms HO 00 03 and HO 00 05

- A.** For an additional charge the Premier Endorsement may be added to an HO 00 03 or an HO 00 05 policy, only.
- B.** Coverages contained in this endorsement are:
- Personal Property (Coverage C) Replacement Cost Coverage
  - Coverage D extended for one week when untenability occurs due to civil authority or power interruption
  - Special Computer Coverage – \$5,000 per occurrence
  - Refrigerated Products – loss due to power failure: \$500 per occurrence
  - Backup of Sewers, Drains or Sumps – \$5,000 per occurrence (a \$250 deductible applies)
  - Lock Replacement when keys are lost or stolen – up to \$500 per occurrence (no deductible applies)
  - Additional coverage amounts:
    - Money increased from \$200 to \$500
    - Securities increased from \$1,500 to \$2,000
    - Credit Cards, Fund Transfer Cards, Forgery increased from \$500 to \$5,000
    - Jewelry, Watches & Furs increased from \$1,500 to \$5,000\*
    - Electronic Apparatus in a Motor Vehicle increased from \$1,000 to \$5,000
    - Silverware, Goldware & Pewterware increased from \$2,500 to \$5,000
    - Business Property
      - On premises increased from \$2,500 to \$5,000
      - Off premises increased from \$250 to \$500
    - Loss Assessment increased from \$1,000 to \$3,000
  - Personal Liability – increased to \$500,000
  - Medical Payments to Others – increased to \$5,000 for each person
  - Personal Injury Liability
  - Property Damage to property of others increased from \$500 to \$1,000
  - Extended Theft Coverage for Residence Premises Occasionally Rented to Others.

\* \$2,500 maximum per article.

- C.** To develop the premium for this option, multiply the All Other Perils and Wind Premiums by a factor of **1.15**.

Use Endorsement **UPC 420** – Premier Endorsement

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Rule 820. PREMIER PLUS ENDORSEMENT

- E.** For homes insured 100% to replacement cost with Coverage **A** in excess of \$200,000 on an **HO 00 03** or **HO 00 05** policy, the Premier Plus Endorsement may be added for an additional charge. This endorsement is not available for customers with one or more claims filed during the past three years, excluding claims resulting from natural causes.
- F.** Coverages contained in this endorsement are:
- 25% Additional Coverage **A**
  - Inflation Guard 4% annual increase included
  - Increased Coverage **C** to 70% of Coverage **A**
  - Personal Property (Coverage **C**) Replacement Cost Coverage
  - Coverage **D** up to one week when untenability occurs due to civil authority or power interruption
  - Personal Injury Liability
  - Loss Assessment increased from \$1,000 to \$5,000
  - Refrigerated Products – loss due to power failure: \$500 per occurrence
  - Lock Replacement when keys are lost or stolen – up to \$500 per occurrence (no deductible applies)
  - Fire department service charge, increased from \$500 to \$1,000
  - Tree Debris Removal increased from \$1,000 (\$500/tree) to \$2,000 (\$500/tree)
  - Extended Theft Coverage for Residence Premises Occasionally Rented to Others
  - \$500 Reward for an insured who provides information leading to a theft conviction stemming from a covered loss
  - Additional coverage amounts:
    - Money increased from \$200 to \$300
    - Securities increased from \$1,500 to \$2,000
    - Credit Cards, Fund Transfer Cards, Forgery increased from \$500 to \$2,500
    - Jewelry, Watches & Furs increased from \$1,500 to \$5,000, subject to a \$2,500 maximum per article
    - Silverware, Goldware & Pewterware increased from \$2,500 to \$4,000
    - Theft of Firearms increased from \$2,500 to \$7,500
    - Business Property on Premises increased from \$2,500 to \$3,000
- G.** To develop the premium for this option, multiply the All Other Perils and Wind Premiums by one of the following factors:

| Premium          | Factor |
|------------------|--------|
| Under \$1,000    | 1.30   |
| \$1000 – \$1,499 | 1.25   |
| \$1,500 +        | 1.20   |

- H.** Use Endorsements **UPC 612 TX** – Premier Plus Endorsement

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

For Policies Endorsed Prior to 05/01/2015, the following endorsement may continue to be attached

### Ultra Endorsement – Forms HO 00 03 and HO 00 05

- A.** For an additional charge the Ultra Endorsement may be added to an HO 00 03 or an HO 00 05 policy.
- B.** Coverages contained in this endorsement are:
- Personal Property (Coverage C) Replacement Cost Coverage
  - Increased Coverage C to 75% of Coverage A
  - Coverage D extended for one week when untenantability occurs due to civil authority or power interruption
  - Special Computer Coverage – \$20,000 per occurrence
  - Refrigerated Products – loss due to power failure: \$500 per occurrence
  - Backup of Sewers, Drains or Sumps – \$5,000 per occurrence (a \$250 deductible applies)
  - Lock Replacement when keys are lost or stolen – up to \$500 per occurrence (no deductible applies)
  - Additional coverage amounts:
    - Money increased from \$200 to \$500
    - Securities increased from \$1,500 to \$2,000
    - Credit Cards, Fund Transfer Cards, Forgery increased from \$500 to \$5,000
    - Jewelry, Watches & Furs increased from \$1,500 to \$10,000
    - Electronic Apparatus in a Motor Vehicle increased from \$1,000 to \$5,000
    - Silverware, Goldware & Pewterware increased from \$2,500 to \$5,000
    - Business Property
      - On premises increased from \$2,500 to \$10,000
      - Off premises increased from \$250 to \$1,000
    - Loss Assessment increased from \$1,000 to \$10,000
  - Personal Liability – increased to \$500,000
  - Medical Payments to Others – increased to \$5,000 for each person
  - Personal Injury Liability
  - Property Damage to property of others increased from \$500 to \$1,000
  - Tree Debris Removal (covered structure damage or no damage \$2,000 (\$500/tree) to covered structure but blocked driveway/handicap ramp; and when caused by weight of ice, snow or sleet, or wind or hail.
  - Extended Theft Coverage for Residence Premises Occasionally Rented to Others.
- C.** To develop the premium for this option, multiply the All Other Perils and Wind Premiums by a factor of **1.20**.

Use Endorsement **UPC 419** – Ultra Endorsement

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 830. PREMIER CONDOMINIUM ENDORSEMENT

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- A.** For an additional charge the Premier Protective Condominium Endorsement may be added to an **HO 00 06** policy.
- B.** Coverages contained in this endorsement are:
- Personal Property (Coverage **C**) Replacement Cost Coverage
  - Coverage **D** up to one week when untenability occurs due to civil authority or power interruption
  - Personal Injury Liability
  - Property Damage to property of others increased from \$500 to \$1,000
  - Loss Assessment increased from \$1,000 to \$5,000
  - Refrigerated Products – loss due to power failure: \$500 per occurrence
  - Lock Replacement when keys are lost or stolen – up to \$500 per occurrence (no deductible applies)
  - \$500 Reward for an insured who provides information leading to a theft conviction stemming from a covered loss
  - Additional coverage amounts:
    - Money increased from \$200 to \$300
    - Securities increased from \$1,500 to \$2,000
    - Credit Cards, Fund Transfer Cards, Forgery increased from \$500 to \$2,500
    - Jewelry, Watches & Furs increased from \$1,500 to \$5,000, subject to a \$2,500 maximum per article
    - Silverware, Goldware & Pewterware increased from \$2,500 to \$5,000
    - Theft of Firearms increased from \$2,500 to \$5,000
    - Business Property on Premises increased from \$2,500 to \$3,000
- C.** To develop the premium for this option, multiply the All Other Perils and Wind Premiums by a factor of **1.20**.
- D.** Use Endorsements **UPC 610 TX** – Premier Condominium Endorsement

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

For Policies Endorsed Prior to 05/01/2015, the following endorsement may continue to be attached

### Premier Protective Condominium Endorsement – HO 00 06 Only

- A.** For an additional charge the Premier Protective Condominium Endorsement may be added to an **HO 00 06** policy.
- B.** Coverages contained in this endorsement are:
- Personal Property (Coverage C) Replacement Cost Coverage
  - Coverage D extended for one week when untenantability occurs due to civil authority or power interruption
  - Special Computer Coverage – \$5,000 per occurrence
  - Refrigerated Products – loss due to power failure: \$500 per occurrence
  - Lock Replacement when keys are lost or stolen – up to \$500 per occurrence (no deductible applies)
  - Additional coverage amounts:
    - Money increased from \$200 to \$500
    - Securities increased from \$1,500 to \$2,000
    - Credit Cards, Fund Transfer Cards, Forgery increased from \$500 to \$5,000
    - Jewelry, Watches & Furs increased from \$1,500 to \$5,000
    - Electronic Apparatus in a Motor Vehicle increased from \$1,000 to \$5,000
    - Silverware, Goldware & Pewterware increased from \$2,500 to \$5,000
    - Business Property
      - On premises increased from \$2,500 to \$10,000
      - Off premises increased from \$250 to \$1,000
    - Loss Assessment increased from \$1,000 to \$10,000
  - Medical Payments to Others – increased by \$1,000 for each person
  - Personal Injury Liability
  - Property Damage to property of others increased from \$500 to \$1,000
- C.** To develop the premium for this option, multiply the All Other Perils and Wind Premiums by a factor of **1.25**.

Use Endorsement **UPC 426** – Premier Protective Condominium Endorsement

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 840.      **REFRIGERATED PERSONAL PROPERTY**

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The policy may be endorsed to provide \$500 of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure. A deductible of \$100 applies.

Charge per policy = **\$10**

Use Refrigerated Property Coverage Endorsement **HO 04 98**.

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 850. RENTER OCCUPIED SURCHARGE

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Risks that have any rental exposure will be rated as follows:

| Renter-Occupied | Factor |
|-----------------|--------|
| No              | 1.000  |
| Annual Lease*   | 1.250  |
| Short-term*     | 1.400  |

\*Use **UPC 625** – Unit-Owners Rental To Others Endorsement

Applies to form HO 06.



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 860. RESIDENCE HELD IN TRUST

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#### A. Coverage

A Homeowners policy may be endorsed to insure a trustee, and if applicable, a trust:

1. Under Section I – Property Coverages, for any insurable interest in the dwelling or other structure held in trust; and
2. Under Section II – Liability Coverages, for bodily injury or property damage liability arising out of the ownership, maintenance or use of an insured location held in trust.

#### B. Endorsement

1. Use Trust Endorsement **HO 06 12**.
2. The following must be shown in the endorsement:
  - a. The name and address of the Trust; and
  - b. The name and address of the trustee(s).
3. The Trust may also be listed as an Insured if the Trust can be recognized under applicable state law as a legal entity with the capacity to sue or be sued in a court having jurisdiction.

#### C. Premium

Additional charges are provided for the trustee and any beneficiary and/or grantor. These charges reflect Section II – Liability basic limits.

##### 1. Trustee

The charge for the trustee applies whether or not the trustee resides on the residence premises.  
Charge per policy = **\$24**.

##### 2. Beneficiary And/Or Grantor

- a. Beneficiary **or** grantor is named in the endorsement; and
  - (1) Trustee resides on the residence premises = No add'l Charge
  - (2) Trustee does **not** reside on the residence premises = No add'l Charge
- b. Beneficiary **and** grantor are named in the endorsement; and
  - (1) Trustee resides on the residence premises = No add'l Charge
  - (2) Trustee does **not** reside on the on the residence premises = No add'l Charge

##### 3. Trustee

Medical Payments To Others Liability Premium:

\$1,000 = \$2.00

\$2,500 = \$4.00

\$5,000 = \$6.00

Applies to forms HO 03, HO 05, and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 870.      **SPECIAL COVERAGE**

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### **Special Coverage A**

Changes **HO 06** Coverage A named perils to open perils, subject to policy conditions and exclusions.

Automatically added to each **HO 06** policy for no additional premium.

Use Endorsement **UPC 626** – Unit-Owners Coverage **A** Special Coverage

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 880. STUDENT AWAY FROM HOME

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#### Introduction

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 and in the care of the named insured or a resident relative.

#### B. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part time students or students older than 24.

#### C. Premium Determination

| Coverage E Limit |      |
|------------------|------|
| 100,000          | \$64 |
| 300,000          | \$77 |
| 500,000          | \$81 |

#### D. Endorsement

Use Additional Insured – Student Living Away From The Residence Premises Endorsement **HO 05 27**.

Applies to all forms.

## United Property & Casualty Insurance Company

### TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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**Rule 890. SUPPLEMENTAL LOSS ASSESSMENT COVERAGE**

---

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

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

Use Endorsement **HO 04 35** – Supplemental Loss Assessment Coverage

Applies to HO 03, HO 05 and HO 06.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 920.      **ADDITIONAL RESIDENCE RENTED TO OTHERS**

---

#### **A.      Introduction**

The policy may be endorsed to provide coverage when an additional residence is rented to others.

#### **B.      Premium**

| <b>Coverage E Limit</b> | <b>One Family</b> | <b>Two Family</b> |
|-------------------------|-------------------|-------------------|
| 100,000                 | \$11              | \$18              |
| 300,000                 | \$12              | \$20              |
| 500,000                 | \$14              | \$22              |

#### **C.      Endorsement**

Use Additional Residence Rented To Others Endorsement **HO 24 70**.

Applies to HO 3, HO 5 and HO 6 only.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 930. DWELLING FOUNDATION COVERAGE

---

#### A. Introduction

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

#### B. Coverage Description

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

#### C. Premium

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

#### D. Endorsement

Use Foundation Coverage – Texas Endorsement **UPC 04 68**.

Applies to forms HO 3 and HO 5.

# **United Property & Casualty Insurance Company**

## **TEXAS HOMEOWNER PROGRAM MANUAL 1.0**

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|           |                            |
|-----------|----------------------------|
| Rule 940. | <b>RESIDENCE EMPLOYEES</b> |
|-----------|----------------------------|

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There is no additional charge for up to two residence employees.

For each additional residence employee = \$5

Charges do not apply to employees working less than half of the customary full time or to whom workers' compensation exclusion applies as stated in Section II of the policy.

Applies to all forms.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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### Rule 945. WATER DAMAGE COVERAGE

---

#### A. Introduction

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

#### B. Coverage Description

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

#### C. Premium

##### 1. Forms HO 00 03 And HO 00 05

Multiply the All Other Perils Premium by the following factors:

| Territory                                                                   | Factor |
|-----------------------------------------------------------------------------|--------|
| 10 - 19, 41 - 44, 51 - 55, 101 - 107, 141 - 148                             | 1.06   |
| 21 - 27, 81 - 84, 161, 169                                                  | 1.05   |
| 31 - 36, 121 - 125, 131 - 137, 151, 156, 157, 166, 171 - 174, 181, 182, 201 | 1.04   |
| 61 - 64, 111 - 117                                                          | 1.08   |
| 71 - 73                                                                     | 1.09   |
| 91 - 95                                                                     | 1.10   |
| 191 - 193, 196                                                              | 1.03   |

#### Rule

##### 2. Forms HO 00 04 and HO 00 06

Multiply the previous All Other Perils rating step by a factor of 1.03.

#### D. Endorsement

Use the following Water Damage Coverage – Texas Endorsements:

1. **HO 04 67** for use with Forms **HO 00 03** and **HO 00 05** only;
2. **HO 04 34** for use with Form **HO 00 04** only;
3. **HO 04 83** for use with Form **HO 00 06** only.



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### RATING TIER

#### Rule 950. RATING TIER DETERMINATION

Consumer data gathered from the applicant and third party providers determines new business tier placement. Criteria used for tier placement include the applicant's liability limit on the prior homeowner policy, insurance score, and paid prior claims. Proof of prior insurance in the form of a declarations page showing the prior liability limit must be retained in agent's file. These documents will be subject to review during an audit. Paid prior claims will be used as part of the tiering placement for a period of three years from the date of loss. Prior claims do not include those claims caused by: natural causes or water damage that was appliance related and properly remediated, unless there have been three or more within the last three years.

Tiering will be evaluated at each renewal. Upon renewal, prior losses will also include any paid by UPC, according to the same rules stated above, and losses that had occurring more than three years before the renewal date will be removed from consideration. The current policy's liability limits from the previous policy period with UPC will be used to determine the renewal policy's prior liability limit.

UPC will update insurance score up to once per year at the request of the insured. An insurance score will never be used as the sole determinant of eligibility. If an applicant or insured can prove that an "extraordinary life event" (e.g., catastrophic illness, temporary loss of employment, divorce, death in family, military deployment overseas, etc.,) negatively impacted their insurance score, then the impact of this event will be removed from the score and the policy re-rated.

Applies to all forms.

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

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

|                           |                 |   |     | Tier Placement by Claims within the Prior Three Years |    |           |
|---------------------------|-----------------|---|-----|-------------------------------------------------------|----|-----------|
| Prior Liability Limit     | Insurance Score |   |     | 0                                                     | 1  | 2 or more |
| No Prior Liability & 100K | 826             | - | 875 | 10                                                    | 17 | 19        |
| No Prior Liability & 100K | 801             | - | 825 | 10                                                    | 18 | 20        |
| No Prior Liability & 100K | 776             | - | 800 | 12                                                    | 19 | 21        |
| No Prior Liability & 100K | 751             | - | 775 | 12                                                    | 20 | 21        |
| No Prior Liability & 100K | 726             | - | 750 | 14                                                    | 21 | 23        |
| No Prior Liability & 100K | 701             | - | 725 | 16                                                    | 23 | 25        |
| No Prior Liability & 100K | 676             | - | 700 | 18                                                    | 25 | 28        |
| No Prior Liability & 100K | 651             | - | 675 | 19                                                    | 25 | 28        |
| No Prior Liability & 100K | 626             | - | 650 | 20                                                    | 28 | 28        |
| No Prior Liability & 100K | 601             | - | 625 | 20                                                    | 28 | 28        |
| No Prior Liability & 100K | 576             | - | 600 | 21                                                    | 28 | 28        |
| No Prior Liability & 100K | 551             | - | 575 | 22                                                    | 28 | 28        |
| No Prior Liability & 100K | 0               | - | 550 | 25                                                    | 28 | 28        |
| No Prior Liability & 100K | No Score        |   |     | 16                                                    | 23 | 25        |
| 1st-time Owner            | 876             | - | 997 | 6                                                     | 14 | 16        |
| 1st-time Owner            | 826             | - | 875 | 7                                                     | 15 | 17        |
| 1st-time Owner            | 801             | - | 825 | 8                                                     | 15 | 17        |
| 1st-time Owner            | 776             | - | 800 | 9                                                     | 17 | 18        |
| 1st-time Owner            | 751             | - | 775 | 10                                                    | 17 | 19        |
| 1st-time Owner            | 726             | - | 750 | 12                                                    | 19 | 21        |
| 1st-time Owner            | 701             | - | 725 | 14                                                    | 21 | 22        |
| 1st-time Owner            | 676             | - | 700 | 15                                                    | 22 | 25        |
| 1st-time Owner            | 651             | - | 675 | 17                                                    | 23 | 25        |
| 1st-time Owner            | 626             | - | 650 | 17                                                    | 25 | 28        |
| 1st-time Owner            | 601             | - | 625 | 18                                                    | 25 | 28        |
| 1st-time Owner            | 576             | - | 600 | 19                                                    | 25 | 28        |
| 1st-time Owner            | 551             | - | 575 | 20                                                    | 28 | 28        |
| 1st-time Owner            | 0               | - | 550 | 23                                                    | 28 | 28        |
| 1st-time Owner            | No Score        |   |     | 14                                                    | 21 | 23        |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

Rule 960. TIER FACTORS

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

**United Property & Casualty Insurance Company**

**TEXAS HOMEOWNER PROGRAM MANUAL 1.0**

**PREMIUM COMPUTATION**

Rule 1010. **BASE RATES**

| Form  | Base Premium |           |              |
|-------|--------------|-----------|--------------|
|       | AOP          | Wind      |              |
|       |              | Hurricane | Tornado/Hail |
| HO 03 | \$419        | \$168     | \$448        |
| HO 05 | \$419        | \$168     | \$448        |
| HO 04 | \$93         | \$32      | \$20         |
| HO 06 | \$213        | \$85      | \$226        |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

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Rule 1020.      **POLICY FORM RATING FACTOR**

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|       |      |
|-------|------|
| HO 03 | 1.00 |
| HO 04 | 1.00 |
| HO 05 | 1.15 |
| HO 06 | 1.00 |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

Rule 1030. **PROTECTION CLASS / CONSTRUCTION FACTORS**

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

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Rule 1040. KEY FACTORS

#### HO 3 & HO 5

| Cov A   | AOP   | Wind/Hail |
|---------|-------|-----------|
| 75,000  | 0.800 | 0.800     |
| 80,000  | 0.813 | 0.813     |
| 85,000  | 0.827 | 0.827     |
| 90,000  | 0.840 | 0.840     |
| 95,000  | 0.853 | 0.853     |
| 100,000 | 0.867 | 0.867     |
| 105,000 | 0.880 | 0.880     |
| 110,000 | 0.893 | 0.893     |
| 115,000 | 0.907 | 0.907     |
| 120,000 | 0.920 | 0.920     |
| 125,000 | 0.933 | 0.933     |
| 130,000 | 0.947 | 0.947     |
| 135,000 | 0.960 | 0.960     |
| 140,000 | 0.973 | 0.973     |
| 145,000 | 0.987 | 0.987     |
| 150,000 | 1.000 | 1.000     |
| 155,000 | 1.023 | 1.023     |
| 160,000 | 1.047 | 1.047     |
| 165,000 | 1.070 | 1.070     |
| 170,000 | 1.093 | 1.093     |
| 175,000 | 1.117 | 1.117     |
| 180,000 | 1.140 | 1.140     |
| 185,000 | 1.163 | 1.163     |
| 190,000 | 1.187 | 1.187     |
| 195,000 | 1.210 | 1.210     |
| 200,000 | 1.233 | 1.233     |
| 205,000 | 1.257 | 1.257     |
| 210,000 | 1.280 | 1.280     |
| 215,000 | 1.303 | 1.303     |
| 220,000 | 1.327 | 1.327     |
| 225,000 | 1.350 | 1.350     |
| 230,000 | 1.373 | 1.373     |
| 235,000 | 1.397 | 1.397     |
| 240,000 | 1.420 | 1.420     |
| 245,000 | 1.443 | 1.443     |
| 250,000 | 1.467 | 1.467     |
| 255,000 | 1.490 | 1.490     |
| 260,000 | 1.513 | 1.513     |
| 265,000 | 1.537 | 1.537     |
| 270,000 | 1.560 | 1.560     |
| 275,000 | 1.583 | 1.583     |
| 280,000 | 1.607 | 1.607     |
| 285,000 | 1.630 | 1.630     |
| 290,000 | 1.653 | 1.653     |
| 295,000 | 1.677 | 1.677     |
| 300,000 | 1.700 | 1.700     |
| 305,000 | 1.723 | 1.723     |
| 310,000 | 1.747 | 1.747     |
| 315,000 | 1.770 | 1.770     |
| 320,000 | 1.793 | 1.793     |
| 325,000 | 1.817 | 1.817     |
| 330,000 | 1.840 | 1.840     |
| 335,000 | 1.864 | 1.864     |
| 340,000 | 1.887 | 1.887     |
| 345,000 | 1.910 | 1.910     |
| 350,000 | 1.934 | 1.934     |
| 355,000 | 1.957 | 1.957     |

| Cov A              | AOP     | Wind/Hail |
|--------------------|---------|-----------|
| 360,000            | 1.980   | 1.980     |
| 365,000            | 2.004   | 2.004     |
| 370,000            | 2.027   | 2.027     |
| 375,000            | 2.050   | 2.050     |
| 380,000            | 2.074   | 2.074     |
| 385,000            | 2.097   | 2.097     |
| 390,000            | 2.120   | 2.120     |
| 395,000            | 2.144   | 2.144     |
| 400,000            | 2.167   | 2.167     |
| 405,000            | 2.190   | 2.190     |
| 410,000            | 2.214   | 2.214     |
| 415,000            | 2.237   | 2.237     |
| 420,000            | 2.260   | 2.260     |
| 425,000            | 2.284   | 2.284     |
| 430,000            | 2.307   | 2.307     |
| 435,000            | 2.330   | 2.330     |
| 440,000            | 2.354   | 2.354     |
| 445,000            | 2.377   | 2.377     |
| 450,000            | 2.401   | 2.401     |
| 455,000            | 2.424   | 2.424     |
| 460,000            | 2.447   | 2.447     |
| 465,000            | 2.471   | 2.471     |
| 470,000            | 2.494   | 2.494     |
| 475,000            | 2.517   | 2.517     |
| 480,000            | 2.541   | 2.541     |
| 485,000            | 2.564   | 2.564     |
| 490,000            | 2.587   | 2.587     |
| 495,000            | 2.611   | 2.611     |
| 500,000            | 2.634   | 2.634     |
| Each Add'l \$1,000 | 0.00467 | 0.00467   |

#### HO 4

| Cov C (\$)         | AOP    | Wind/Hail |
|--------------------|--------|-----------|
| 10,000             | 0.515  | 0.286     |
| 15,000             | 0.605  | 0.429     |
| 20,000             | 0.704  | 0.571     |
| 25,000             | 0.821  | 0.714     |
| 30,000             | 0.907  | 0.857     |
| 35,000             | 1.000  | 1.000     |
| 40,000             | 1.100  | 1.143     |
| 45,000             | 1.200  | 1.286     |
| 50,000             | 1.300  | 1.429     |
| 55,000             | 1.400  | 1.571     |
| 60,000             | 1.500  | 1.714     |
| 65,000             | 1.600  | 1.857     |
| 70,000             | 1.700  | 2.000     |
| 75,000             | 1.800  | 2.143     |
| 80,000             | 1.900  | 2.286     |
| Each Add'l \$1,000 | 0.0200 | 0.0286    |

#### HO 6

| Cov A + C | AOP   | Wind/Hail |
|-----------|-------|-----------|
| 40,000    | 0.635 | 0.635     |

| Cov A + C | AOP   | Wind/Hail |
|-----------|-------|-----------|
| 45,000    | 0.665 | 0.665     |
| 50,000    | 0.695 | 0.695     |
| 55,000    | 0.726 | 0.726     |
| 60,000    | 0.756 | 0.756     |
| 65,000    | 0.786 | 0.786     |
| 70,000    | 0.817 | 0.817     |
| 75,000    | 0.847 | 0.847     |
| 80,000    | 0.877 | 0.877     |
| 85,000    | 0.909 | 0.909     |
| 90,000    | 0.939 | 0.939     |
| 95,000    | 0.969 | 0.969     |
| 100,000   | 1.000 | 1.000     |
| 105,000   | 1.030 | 1.030     |
| 110,000   | 1.060 | 1.060     |
| 115,000   | 1.091 | 1.091     |
| 120,000   | 1.121 | 1.121     |
| 125,000   | 1.151 | 1.151     |
| 130,000   | 1.183 | 1.183     |
| 135,000   | 1.213 | 1.213     |
| 140,000   | 1.243 | 1.243     |
| 145,000   | 1.274 | 1.274     |
| 150,000   | 1.304 | 1.304     |
| 155,000   | 1.334 | 1.334     |
| 160,000   | 1.365 | 1.365     |
| 165,000   | 1.395 | 1.395     |
| 170,000   | 1.425 | 1.425     |
| 175,000   | 1.456 | 1.456     |
| 180,000   | 1.486 | 1.486     |
| 185,000   | 1.516 | 1.516     |
| 190,000   | 1.548 | 1.548     |
| 195,000   | 1.578 | 1.578     |
| 200,000   | 1.608 | 1.608     |
| 205,000   | 1.639 | 1.639     |
| 210,000   | 1.669 | 1.669     |
| 215,000   | 1.699 | 1.699     |
| 220,000   | 1.730 | 1.730     |
| 225,000   | 1.760 | 1.760     |
| 230,000   | 1.790 | 1.790     |
| 235,000   | 1.821 | 1.821     |
| 240,000   | 1.851 | 1.851     |
| 245,000   | 1.881 | 1.881     |
| 250,000   | 1.913 | 1.913     |
| 255,000   | 1.943 | 1.943     |
| 260,000   | 1.973 | 1.973     |
| 265,000   | 2.004 | 2.004     |
| 270,000   | 2.034 | 2.034     |
| 275,000   | 2.064 | 2.064     |
| 280,000   | 2.095 | 2.095     |
| 285,000   | 2.125 | 2.125     |
| 290,000   | 2.155 | 2.155     |
| 295,000   | 2.186 | 2.186     |
| 300,000   | 2.216 | 2.216     |

The factor for coverage amounts greater than \$300,000 is determined by dividing the coverage amount by \$300,000 and multiplying the result by 2.216.

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### TERRITORY

Rule 1100. TERRITORY DEFINITIONS AND RATE FACTORS

#### All Other Perils Territory Relativities

| Territory | HO3 & HO5 | HO4   | HO6   |
|-----------|-----------|-------|-------|
| 10        | 1.114     | 1.165 | 1.010 |
| 11        | 0.919     | 0.892 | 1.105 |
| 12        | 1.045     | 1.128 | 0.913 |
| 13        | 0.963     | 1.224 | 1.070 |
| 14        | 0.796     | 1.166 | 0.942 |
| 15        | 0.966     | 1.145 | 0.948 |
| 16        | 0.982     | 1.196 | 1.010 |
| 17        | 1.014     | 1.291 | 0.985 |
| 18        | 0.847     | 1.254 | 0.949 |
| 19        | 0.940     | 1.196 | 0.980 |
| 21        | 1.180     | 0.807 | 1.211 |
| 22        | 1.233     | 0.917 | 1.145 |
| 23        | 0.993     | 1.069 | 1.068 |
| 24        | 1.119     | 1.351 | 1.184 |
| 25        | 1.115     | 1.052 | 1.174 |
| 26        | 1.052     | 1.357 | 1.045 |
| 27        | 1.700     | 1.189 | 1.564 |
| 31        | 1.120     | 0.960 | 1.064 |
| 32        | 1.065     | 0.890 | 1.058 |
| 33        | 1.168     | 0.917 | 1.157 |
| 34        | 1.075     | 0.852 | 1.020 |
| 35        | 1.005     | 1.037 | 0.974 |
| 36        | 1.118     | 1.265 | 1.107 |
| 41        | 0.911     | 0.503 | 1.076 |
| 42        | 1.109     | 0.830 | 1.052 |
| 43        | 0.815     | 0.983 | 0.912 |
| 44        | 0.852     | 0.755 | 0.966 |
| 51        | 0.786     | 0.815 | 1.018 |
| 52        | 0.976     | 1.090 | 1.170 |
| 53        | 0.887     | 1.006 | 1.003 |
| 54        | 0.880     | 1.304 | 1.144 |
| 55        | 0.757     | 1.328 | 0.965 |
| 61        | 0.755     | 0.699 | 0.838 |
| 62        | 0.772     | 0.708 | 0.916 |
| 63        | 0.821     | 0.953 | 0.864 |
| 64        | 0.864     | 0.881 | 0.843 |
| 71        | 0.791     | 0.934 | 0.695 |
| 72        | 0.839     | 0.811 | 0.604 |
| 73        | 0.728     | 0.800 | 0.576 |
| 81        | 0.812     | 0.901 | 0.855 |
| 82        | 0.957     | 1.068 | 0.937 |
| 83        | 0.973     | 0.925 | 0.992 |
| 84        | 1.149     | 0.971 | 1.065 |
| 91        | 1.155     | 1.074 | 0.930 |
| 92        | 0.990     | 1.134 | 0.846 |
| 93        | 1.132     | 1.128 | 0.849 |
| 94        | 1.005     | 1.006 | 0.850 |
| 95        | 1.169     | 0.917 | 0.759 |
| 101       | 1.025     | 1.082 | 0.958 |
| 102       | 1.000     | 1.043 | 0.961 |

| Territory | HO3 & HO5 | HO4   | HO6   |
|-----------|-----------|-------|-------|
| 103       | 0.961     | 1.026 | 0.953 |
| 104       | 1.099     | 1.459 | 1.210 |
| 105       | 1.157     | 1.009 | 1.106 |
| 106       | 0.787     | 0.981 | 0.869 |
| 107       | 1.547     | 1.311 | 1.275 |
| 111       | 0.828     | 0.928 | 0.927 |
| 112       | 0.923     | 0.937 | 0.959 |
| 113       | 1.168     | 1.163 | 1.144 |
| 114       | 0.985     | 1.197 | 0.990 |
| 115       | 0.811     | 0.787 | 0.957 |
| 116       | 0.900     | 0.876 | 0.995 |
| 117       | 1.502     | 1.529 | 1.378 |
| 121       | 0.789     | 1.049 | 0.834 |
| 122       | 0.702     | 1.097 | 0.682 |
| 123       | 0.727     | 0.921 | 0.753 |
| 124       | 0.767     | 0.806 | 0.700 |
| 125       | 0.904     | 0.921 | 0.872 |
| 131       | 0.671     | 0.844 | 0.791 |
| 132       | 0.706     | 0.883 | 0.918 |
| 133       | 0.562     | 0.735 | 0.772 |
| 134       | 0.773     | 0.904 | 1.044 |
| 135       | 0.722     | 0.779 | 0.765 |
| 136       | 0.766     | 1.320 | 0.860 |
| 137       | 0.684     | 0.981 | 0.757 |
| 141       | 1.014     | 0.933 | 1.205 |
| 142       | 1.202     | 1.061 | 1.389 |
| 143       | 1.361     | 1.120 | 1.340 |
| 144       | 0.995     | 1.140 | 1.248 |
| 145       | 0.939     | 0.780 | 1.154 |
| 146       | 1.222     | 0.998 | 1.358 |
| 147       | 1.176     | 1.156 | 1.250 |
| 148       | 1.770     | 1.216 | 1.719 |
| 151       | 0.957     | 0.839 | 0.859 |
| 156       | 1.049     | 0.853 | 1.218 |
| 157       | 0.940     | 0.649 | 0.961 |
| 161       | 1.216     | 0.930 | 1.212 |
| 166       | 0.841     | 0.846 | 1.042 |
| 169       | 0.991     | 0.807 | 1.097 |
| 171       | 1.426     | 1.008 | 1.581 |
| 172       | 1.352     | 1.264 | 1.542 |
| 173       | 1.477     | 1.167 | 1.654 |
| 174       | 1.636     | 1.001 | 1.570 |
| 181       | 0.854     | 0.905 | 0.869 |
| 182       | 0.817     | 1.056 | 0.833 |
| 191       | 1.343     | 0.984 | 1.080 |
| 192       | 1.219     | 1.154 | 1.130 |
| 193       | 1.133     | 0.933 | 1.169 |
| 196       | 1.118     | 1.045 | 1.017 |
| 201       | 0.888     | 0.771 | 0.907 |



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Territory Definitions

| Zip Code | Territory |
|----------|-----------|
| 75001    | 23        |
| 75002    | 42        |
| 75006    | 23        |
| 75007    | 23        |
| 75009    | 43        |
| 75010    | 41        |
| 75013    | 41        |
| 75019    | 21        |
| 75020    | 174       |
| 75021    | 174       |
| 75022    | 42        |
| 75023    | 42        |
| 75024    | 41        |
| 75025    | 41        |
| 75028    | 22        |
| 75032    | 42        |
| 75033    | 42        |
| 75034    | 42        |
| 75035    | 42        |
| 75038    | 23        |
| 75039    | 21        |
| 75040    | 24        |
| 75041    | 24        |
| 75042    | 25        |
| 75043    | 24        |
| 75044    | 23        |
| 75048    | 21        |
| 75050    | 26        |
| 75051    | 26        |
| 75052    | 26        |
| 75054    | 26        |
| 75056    | 43        |
| 75057    | 44        |
| 75058    | 174       |
| 75060    | 25        |
| 75061    | 25        |
| 75062    | 25        |
| 75063    | 22        |
| 75065    | 43        |
| 75067    | 24        |
| 75068    | 44        |
| 75069    | 44        |
| 75070    | 41        |
| 75071    | 41        |
| 75074    | 44        |
| 75075    | 42        |
| 75076    | 174       |
| 75077    | 42        |
| 75078    | 42        |
| 75080    | 22        |
| 75081    | 22        |
| 75082    | 21        |
| 75087    | 42        |
| 75088    | 21        |
| 75089    | 21        |
| 75090    | 174       |
| 75092    | 174       |
| 75093    | 41        |
| 75094    | 41        |
| 75098    | 22        |
| 75102    | 142       |

| Zip Code | Territory |
|----------|-----------|
| 75103    | 172       |
| 75104    | 21        |
| 75105    | 142       |
| 75109    | 142       |
| 75110    | 142       |
| 75114    | 173       |
| 75115    | 21        |
| 75116    | 23        |
| 75117    | 172       |
| 75119    | 143       |
| 75124    | 142       |
| 75125    | 143       |
| 75126    | 173       |
| 75127    | 172       |
| 75134    | 23        |
| 75135    | 173       |
| 75137    | 22        |
| 75140    | 172       |
| 75141    | 24        |
| 75142    | 173       |
| 75143    | 173       |
| 75144    | 142       |
| 75146    | 22        |
| 75147    | 173       |
| 75148    | 142       |
| 75149    | 24        |
| 75150    | 25        |
| 75152    | 143       |
| 75153    | 142       |
| 75154    | 143       |
| 75155    | 142       |
| 75156    | 142       |
| 75157    | 173       |
| 75158    | 173       |
| 75159    | 23        |
| 75160    | 173       |
| 75161    | 173       |
| 75163    | 142       |
| 75165    | 143       |
| 75166    | 42        |
| 75167    | 143       |
| 75169    | 172       |
| 75172    | 24        |
| 75173    | 43        |
| 75180    | 24        |
| 75181    | 21        |
| 75182    | 21        |
| 75189    | 44        |
| 75201    | 25        |
| 75202    | 27        |
| 75203    | 26        |
| 75204    | 25        |
| 75205    | 23        |
| 75206    | 26        |
| 75207    | 27        |
| 75208    | 26        |
| 75209    | 23        |
| 75210    | 26        |
| 75211    | 25        |
| 75212    | 26        |
| 75214    | 24        |

| Zip Code | Territory |
|----------|-----------|
| 75215    | 27        |
| 75216    | 27        |
| 75217    | 26        |
| 75218    | 24        |
| 75219    | 25        |
| 75220    | 25        |
| 75223    | 26        |
| 75224    | 25        |
| 75225    | 22        |
| 75226    | 26        |
| 75227    | 25        |
| 75228    | 26        |
| 75229    | 22        |
| 75230    | 22        |
| 75231    | 25        |
| 75232    | 24        |
| 75233    | 24        |
| 75234    | 23        |
| 75235    | 25        |
| 75236    | 23        |
| 75237    | 26        |
| 75238    | 23        |
| 75240    | 23        |
| 75241    | 24        |
| 75243    | 25        |
| 75244    | 22        |
| 75246    | 26        |
| 75247    | 26        |
| 75248    | 22        |
| 75249    | 22        |
| 75251    | 22        |
| 75252    | 22        |
| 75253    | 24        |
| 75254    | 24        |
| 75261    | 23        |
| 75287    | 22        |
| 75401    | 173       |
| 75402    | 173       |
| 75407    | 44        |
| 75409    | 44        |
| 75410    | 172       |
| 75411    | 173       |
| 75412    | 172       |
| 75413    | 173       |
| 75414    | 174       |
| 75415    | 172       |
| 75416    | 173       |
| 75417    | 172       |
| 75418    | 173       |
| 75420    | 172       |
| 75421    | 173       |
| 75422    | 173       |
| 75423    | 173       |
| 75424    | 44        |
| 75426    | 172       |
| 75428    | 173       |
| 75431    | 172       |
| 75432    | 172       |
| 75433    | 172       |
| 75435    | 173       |
| 75436    | 172       |

| Zip Code | Territory |
|----------|-----------|
| 75437    | 172       |
| 75438    | 173       |
| 75439    | 173       |
| 75440    | 172       |
| 75442    | 44        |
| 75446    | 173       |
| 75447    | 173       |
| 75448    | 172       |
| 75449    | 173       |
| 75450    | 172       |
| 75451    | 172       |
| 75452    | 173       |
| 75453    | 173       |
| 75454    | 43        |
| 75455    | 172       |
| 75457    | 172       |
| 75459    | 174       |
| 75460    | 173       |
| 75462    | 173       |
| 75468    | 173       |
| 75469    | 172       |
| 75470    | 173       |
| 75471    | 172       |
| 75472    | 172       |
| 75473    | 173       |
| 75474    | 173       |
| 75475    | 173       |
| 75476    | 173       |
| 75477    | 173       |
| 75478    | 172       |
| 75479    | 173       |
| 75480    | 172       |
| 75481    | 172       |
| 75482    | 172       |
| 75486    | 173       |
| 75487    | 172       |
| 75488    | 173       |
| 75489    | 174       |
| 75490    | 173       |
| 75491    | 174       |
| 75492    | 173       |
| 75493    | 172       |
| 75494    | 172       |
| 75495    | 174       |
| 75496    | 173       |
| 75497    | 172       |
| 75501    | 172       |
| 75503    | 172       |
| 75550    | 172       |
| 75551    | 171       |
| 75554    | 172       |
| 75555    | 171       |
| 75556    | 171       |
| 75558    | 172       |
| 75559    | 172       |
| 75560    | 171       |
| 75561    | 172       |
| 75563    | 171       |
| 75564    | 171       |
| 75566    | 171       |
| 75567    | 172       |

| Zip Code | Territory |
|----------|-----------|
| 75568    | 172       |
| 75569    | 172       |
| 75570    | 172       |
| 75571    | 172       |
| 75572    | 171       |
| 75574    | 172       |
| 75601    | 141       |
| 75602    | 141       |
| 75603    | 141       |
| 75604    | 141       |
| 75605    | 141       |
| 75630    | 171       |
| 75631    | 141       |
| 75633    | 141       |
| 75638    | 172       |
| 75639    | 141       |
| 75640    | 171       |
| 75641    | 141       |
| 75643    | 141       |
| 75644    | 171       |
| 75645    | 171       |
| 75647    | 141       |
| 75650    | 171       |
| 75651    | 171       |
| 75652    | 142       |
| 75654    | 142       |
| 75656    | 171       |
| 75657    | 171       |
| 75661    | 171       |
| 75662    | 141       |
| 75667    | 142       |
| 75668    | 172       |
| 75669    | 141       |
| 75670    | 171       |
| 75672    | 171       |
| 75681    | 142       |
| 75683    | 171       |
| 75684    | 142       |
| 75685    | 141       |
| 75686    | 172       |
| 75691    | 142       |
| 75692    | 171       |
| 75693    | 141       |
| 75701    | 141       |
| 75702    | 141       |
| 75703    | 141       |
| 75704    | 141       |
| 75705    | 141       |
| 75706    | 141       |
| 75707    | 141       |
| 75708    | 141       |
| 75709    | 141       |
| 75750    | 141       |
| 75751    | 142       |
| 75752    | 142       |
| 75754    | 172       |
| 75755    | 171       |
| 75756    | 142       |
| 75757    | 141       |
| 75758    | 142       |
| 75759    | 142       |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| Zip Code | Territory |
|----------|-----------|
| 75760    | 142       |
| 75762    | 141       |
| 75763    | 142       |
| 75764    | 142       |
| 75765    | 172       |
| 75766    | 142       |
| 75770    | 142       |
| 75771    | 141       |
| 75773    | 172       |
| 75778    | 142       |
| 75780    | 142       |
| 75783    | 172       |
| 75784    | 142       |
| 75785    | 142       |
| 75788    | 142       |
| 75789    | 141       |
| 75790    | 172       |
| 75791    | 141       |
| 75792    | 141       |
| 75801    | 142       |
| 75803    | 142       |
| 75831    | 142       |
| 75833    | 142       |
| 75835    | 142       |
| 75838    | 142       |
| 75839    | 142       |
| 75840    | 142       |
| 75844    | 142       |
| 75845    | 142       |
| 75846    | 142       |
| 75847    | 142       |
| 75849    | 142       |
| 75850    | 142       |
| 75851    | 142       |
| 75852    | 142       |
| 75853    | 142       |
| 75855    | 142       |
| 75856    | 142       |
| 75858    | 142       |
| 75859    | 142       |
| 75860    | 142       |
| 75861    | 142       |
| 75862    | 142       |
| 75901    | 142       |
| 75904    | 142       |
| 75925    | 142       |
| 75926    | 142       |
| 75928    | 148       |
| 75929    | 143       |
| 75930    | 143       |
| 75931    | 148       |
| 75932    | 148       |
| 75933    | 148       |
| 75934    | 146       |
| 75935    | 142       |
| 75936    | 146       |
| 75937    | 142       |
| 75938    | 146       |
| 75939    | 146       |
| 75941    | 142       |
| 75942    | 146       |
| 75943    | 142       |
| 75944    | 142       |

| Zip Code | Territory |
|----------|-----------|
| 75946    | 142       |
| 75948    | 143       |
| 75949    | 142       |
| 75951    | 148       |
| 75954    | 142       |
| 75956    | 148       |
| 75959    | 143       |
| 75960    | 146       |
| 75961    | 142       |
| 75964    | 142       |
| 75965    | 142       |
| 75966    | 148       |
| 75968    | 143       |
| 75969    | 142       |
| 75972    | 143       |
| 75973    | 142       |
| 75974    | 142       |
| 75975    | 142       |
| 75976    | 142       |
| 75977    | 148       |
| 75979    | 146       |
| 75980    | 142       |
| 76001    | 33        |
| 76002    | 33        |
| 76005    | 33        |
| 76006    | 33        |
| 76008    | 192       |
| 76009    | 161       |
| 76010    | 34        |
| 76011    | 33        |
| 76012    | 32        |
| 76013    | 33        |
| 76014    | 33        |
| 76015    | 33        |
| 76016    | 31        |
| 76017    | 32        |
| 76018    | 31        |
| 76020    | 32        |
| 76021    | 32        |
| 76022    | 34        |
| 76023    | 192       |
| 76028    | 161       |
| 76031    | 161       |
| 76033    | 161       |
| 76034    | 31        |
| 76035    | 161       |
| 76036    | 33        |
| 76039    | 33        |
| 76040    | 36        |
| 76041    | 143       |
| 76043    | 161       |
| 76044    | 161       |
| 76048    | 161       |
| 76049    | 161       |
| 76050    | 161       |
| 76051    | 24        |
| 76052    | 31        |
| 76053    | 34        |
| 76054    | 31        |
| 76055    | 161       |
| 76058    | 161       |
| 76059    | 161       |
| 76060    | 33        |

| Zip Code | Territory |
|----------|-----------|
| 76061    | 161       |
| 76063    | 31        |
| 76064    | 143       |
| 76065    | 143       |
| 76066    | 192       |
| 76067    | 191       |
| 76070    | 161       |
| 76071    | 192       |
| 76073    | 192       |
| 76077    | 161       |
| 76078    | 192       |
| 76082    | 192       |
| 76084    | 161       |
| 76085    | 192       |
| 76086    | 192       |
| 76087    | 192       |
| 76088    | 192       |
| 76092    | 31        |
| 76093    | 161       |
| 76102    | 36        |
| 76103    | 36        |
| 76104    | 36        |
| 76105    | 36        |
| 76106    | 36        |
| 76107    | 35        |
| 76108    | 33        |
| 76109    | 32        |
| 76110    | 36        |
| 76111    | 36        |
| 76112    | 36        |
| 76114    | 36        |
| 76115    | 35        |
| 76116    | 34        |
| 76117    | 36        |
| 76118    | 34        |
| 76119    | 36        |
| 76120    | 35        |
| 76123    | 32        |
| 76126    | 33        |
| 76127    | 33        |
| 76131    | 32        |
| 76132    | 33        |
| 76133    | 33        |
| 76134    | 33        |
| 76135    | 34        |
| 76137    | 33        |
| 76140    | 33        |
| 76148    | 33        |
| 76155    | 35        |
| 76164    | 35        |
| 76177    | 31        |
| 76179    | 31        |
| 76180    | 32        |
| 76182    | 32        |
| 76201    | 44        |
| 76203    | 44        |
| 76205    | 44        |
| 76207    | 44        |
| 76208    | 44        |
| 76209    | 44        |
| 76210    | 44        |
| 76225    | 192       |
| 76226    | 41        |

| Zip Code | Territory |
|----------|-----------|
| 76227    | 43        |
| 76228    | 196       |
| 76230    | 192       |
| 76233    | 174       |
| 76234    | 192       |
| 76238    | 193       |
| 76239    | 192       |
| 76240    | 193       |
| 76244    | 33        |
| 76245    | 174       |
| 76247    | 43        |
| 76248    | 31        |
| 76249    | 43        |
| 76250    | 193       |
| 76251    | 192       |
| 76252    | 193       |
| 76253    | 193       |
| 76255    | 192       |
| 76258    | 44        |
| 76259    | 43        |
| 76261    | 192       |
| 76262    | 31        |
| 76263    | 193       |
| 76264    | 174       |
| 76265    | 192       |
| 76266    | 43        |
| 76270    | 192       |
| 76271    | 174       |
| 76272    | 193       |
| 76273    | 174       |
| 76301    | 196       |
| 76302    | 196       |
| 76305    | 196       |
| 76306    | 196       |
| 76308    | 196       |
| 76309    | 196       |
| 76310    | 196       |
| 76311    | 196       |
| 76351    | 196       |
| 76354    | 196       |
| 76357    | 196       |
| 76360    | 196       |
| 76363    | 196       |
| 76364    | 196       |
| 76365    | 196       |
| 76366    | 196       |
| 76367    | 196       |
| 76370    | 196       |
| 76371    | 196       |
| 76372    | 191       |
| 76373    | 196       |
| 76374    | 191       |
| 76377    | 196       |
| 76379    | 196       |
| 76380    | 196       |
| 76384    | 196       |
| 76388    | 196       |
| 76389    | 196       |
| 76401    | 161       |
| 76424    | 191       |
| 76426    | 192       |
| 76427    | 191       |
| 76429    | 191       |

| Zip Code | Territory |
|----------|-----------|
| 76430    | 196       |
| 76431    | 192       |
| 76432    | 161       |
| 76433    | 161       |
| 76435    | 161       |
| 76436    | 161       |
| 76437    | 161       |
| 76442    | 161       |
| 76443    | 166       |
| 76444    | 161       |
| 76445    | 161       |
| 76446    | 161       |
| 76448    | 161       |
| 76449    | 191       |
| 76450    | 191       |
| 76452    | 161       |
| 76453    | 191       |
| 76454    | 161       |
| 76455    | 161       |
| 76457    | 161       |
| 76458    | 191       |
| 76459    | 191       |
| 76460    | 191       |
| 76462    | 161       |
| 76463    | 191       |
| 76464    | 196       |
| 76469    | 166       |
| 76470    | 161       |
| 76471    | 161       |
| 76472    | 191       |
| 76474    | 161       |
| 76475    | 191       |
| 76476    | 161       |
| 76481    | 191       |
| 76483    | 196       |
| 76484    | 191       |
| 76486    | 191       |
| 76487    | 192       |
| 76490    | 192       |
| 76491    | 196       |
| 76501    | 136       |
| 76502    | 136       |
| 76504    | 136       |
| 76511    | 136       |
| 76513    | 136       |
| 76518    | 133       |
| 76519    | 133       |
| 76520    | 133       |
| 76522    | 134       |
| 76523    | 133       |
| 76524    | 169       |
| 76525    | 134       |
| 76527    | 133       |
| 76528    | 134       |
| 76530    | 133       |
| 76531    | 161       |
| 76534    | 136       |
| 76537    | 133       |
| 76538    | 134       |
| 76539    | 132       |
| 76541    | 136       |
| 76542    | 136       |
| 76543    | 136       |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| Zip Code | Territory |
|----------|-----------|
| 76544    | 136       |
| 76548    | 136       |
| 76549    | 136       |
| 76550    | 132       |
| 76554    | 136       |
| 76556    | 133       |
| 76557    | 169       |
| 76559    | 136       |
| 76561    | 134       |
| 76565    | 161       |
| 76566    | 134       |
| 76567    | 133       |
| 76569    | 136       |
| 76570    | 134       |
| 76571    | 136       |
| 76574    | 133       |
| 76577    | 133       |
| 76578    | 133       |
| 76579    | 136       |
| 76621    | 161       |
| 76622    | 161       |
| 76624    | 169       |
| 76626    | 142       |
| 76627    | 161       |
| 76629    | 134       |
| 76630    | 169       |
| 76631    | 161       |
| 76632    | 134       |
| 76633    | 169       |
| 76634    | 161       |
| 76635    | 142       |
| 76636    | 161       |
| 76637    | 161       |
| 76638    | 169       |
| 76639    | 142       |
| 76640    | 169       |
| 76641    | 142       |
| 76642    | 142       |
| 76643    | 169       |
| 76645    | 161       |
| 76648    | 161       |
| 76649    | 161       |
| 76651    | 143       |
| 76652    | 161       |
| 76653    | 142       |
| 76655    | 169       |
| 76656    | 134       |
| 76657    | 169       |
| 76660    | 161       |
| 76661    | 134       |
| 76664    | 169       |
| 76665    | 161       |
| 76666    | 161       |
| 76667    | 142       |
| 76670    | 143       |
| 76671    | 161       |
| 76673    | 161       |
| 76676    | 161       |
| 76678    | 142       |
| 76679    | 142       |
| 76680    | 134       |
| 76681    | 142       |
| 76682    | 169       |

| Zip Code | Territory |
|----------|-----------|
| 76685    | 134       |
| 76686    | 142       |
| 76687    | 142       |
| 76689    | 161       |
| 76690    | 161       |
| 76691    | 169       |
| 76692    | 161       |
| 76693    | 142       |
| 76701    | 169       |
| 76704    | 169       |
| 76705    | 169       |
| 76706    | 169       |
| 76707    | 169       |
| 76708    | 169       |
| 76710    | 169       |
| 76711    | 169       |
| 76712    | 169       |
| 76801    | 161       |
| 76802    | 161       |
| 76820    | 131       |
| 76821    | 166       |
| 76823    | 161       |
| 76825    | 166       |
| 76827    | 161       |
| 76828    | 166       |
| 76831    | 132       |
| 76832    | 133       |
| 76834    | 166       |
| 76836    | 166       |
| 76837    | 166       |
| 76841    | 131       |
| 76842    | 131       |
| 76844    | 161       |
| 76845    | 166       |
| 76848    | 131       |
| 76849    | 131       |
| 76852    | 166       |
| 76853    | 132       |
| 76854    | 131       |
| 76856    | 131       |
| 76857    | 161       |
| 76858    | 166       |
| 76859    | 131       |
| 76861    | 166       |
| 76862    | 166       |
| 76864    | 161       |
| 76865    | 166       |
| 76866    | 166       |
| 76869    | 131       |
| 76870    | 161       |
| 76871    | 133       |
| 76872    | 166       |
| 76873    | 166       |
| 76874    | 131       |
| 76875    | 166       |
| 76877    | 133       |
| 76878    | 166       |
| 76882    | 166       |
| 76883    | 123       |
| 76884    | 166       |
| 76885    | 132       |
| 76887    | 166       |
| 76888    | 166       |

| Zip Code | Territory |
|----------|-----------|
| 76890    | 161       |
| 76901    | 157       |
| 76903    | 157       |
| 76904    | 157       |
| 76905    | 157       |
| 76908    | 157       |
| 76909    | 157       |
| 76930    | 156       |
| 76932    | 156       |
| 76933    | 156       |
| 76934    | 157       |
| 76935    | 157       |
| 76936    | 151       |
| 76937    | 166       |
| 76940    | 157       |
| 76941    | 156       |
| 76943    | 151       |
| 76945    | 156       |
| 76950    | 151       |
| 76951    | 156       |
| 76955    | 157       |
| 76957    | 157       |
| 76958    | 157       |
| 77002    | 15        |
| 77003    | 16        |
| 77004    | 16        |
| 77005    | 15        |
| 77006    | 15        |
| 77007    | 15        |
| 77008    | 15        |
| 77009    | 15        |
| 77010    | 15        |
| 77011    | 16        |
| 77012    | 17        |
| 77013    | 16        |
| 77014    | 12        |
| 77015    | 17        |
| 77016    | 15        |
| 77017    | 17        |
| 77018    | 14        |
| 77019    | 15        |
| 77020    | 16        |
| 77021    | 16        |
| 77022    | 15        |
| 77023    | 16        |
| 77024    | 14        |
| 77025    | 16        |
| 77026    | 16        |
| 77027    | 15        |
| 77028    | 16        |
| 77029    | 16        |
| 77030    | 16        |
| 77031    | 15        |
| 77032    | 14        |
| 77033    | 17        |
| 77034    | 18        |
| 77035    | 16        |
| 77036    | 15        |
| 77037    | 15        |
| 77038    | 14        |
| 77039    | 14        |
| 77040    | 13        |
| 77041    | 14        |

| Zip Code | Territory |
|----------|-----------|
| 77042    | 15        |
| 77043    | 14        |
| 77044    | 15        |
| 77045    | 17        |
| 77046    | 15        |
| 77047    | 17        |
| 77048    | 17        |
| 77049    | 17        |
| 77050    | 14        |
| 77051    | 17        |
| 77053    | 115       |
| 77054    | 16        |
| 77055    | 14        |
| 77056    | 14        |
| 77057    | 14        |
| 77058    | 19        |
| 77059    | 18        |
| 77060    | 14        |
| 77061    | 17        |
| 77062    | 18        |
| 77063    | 15        |
| 77064    | 13        |
| 77065    | 12        |
| 77066    | 12        |
| 77067    | 14        |
| 77068    | 11        |
| 77069    | 11        |
| 77070    | 11        |
| 77071    | 15        |
| 77072    | 15        |
| 77073    | 12        |
| 77074    | 15        |
| 77075    | 18        |
| 77076    | 14        |
| 77077    | 14        |
| 77078    | 15        |
| 77079    | 13        |
| 77080    | 14        |
| 77081    | 15        |
| 77082    | 15        |
| 77083    | 15        |
| 77084    | 13        |
| 77085    | 13        |
| 77086    | 14        |
| 77087    | 17        |
| 77088    | 14        |
| 77089    | 18        |
| 77090    | 12        |
| 77091    | 14        |
| 77092    | 14        |
| 77093    | 15        |
| 77094    | 13        |
| 77095    | 12        |
| 77096    | 15        |
| 77098    | 15        |
| 77099    | 15        |
| 77301    | 146       |
| 77302    | 146       |
| 77303    | 145       |
| 77304    | 144       |
| 77306    | 145       |
| 77316    | 145       |
| 77318    | 145       |

| Zip Code | Territory |
|----------|-----------|
| 77320    | 143       |
| 77327    | 115       |
| 77328    | 115       |
| 77331    | 148       |
| 77335    | 146       |
| 77336    | 13        |
| 77338    | 12        |
| 77339    | 11        |
| 77340    | 143       |
| 77345    | 11        |
| 77346    | 13        |
| 77351    | 146       |
| 77354    | 145       |
| 77355    | 144       |
| 77356    | 144       |
| 77357    | 10        |
| 77358    | 143       |
| 77359    | 148       |
| 77360    | 146       |
| 77362    | 144       |
| 77363    | 143       |
| 77364    | 148       |
| 77365    | 10        |
| 77371    | 148       |
| 77372    | 144       |
| 77373    | 12        |
| 77374    | 113       |
| 77375    | 10        |
| 77376    | 113       |
| 77377    | 10        |
| 77378    | 144       |
| 77379    | 10        |
| 77380    | 146       |
| 77381    | 145       |
| 77382    | 10        |
| 77384    | 144       |
| 77385    | 145       |
| 77386    | 146       |
| 77388    | 10        |
| 77389    | 10        |
| 77396    | 14        |
| 77399    | 146       |
| 77401    | 15        |
| 77406    | 115       |
| 77407    | 115       |
| 77412    | 137       |
| 77414    | 105       |
| 77417    | 115       |
| 77418    | 136       |
| 77419    | 105       |
| 77420    | 116       |
| 77422    | 101       |
| 77423    | 147       |
| 77426    | 134       |
| 77428    | 105       |
| 77429    | 10        |
| 77430    | 101       |
| 77433    | 12        |
| 77434    | 137       |
| 77435    | 116       |
| 77436    | 116       |
| 77437    | 116       |
| 77441    | 115       |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| Zip Code | Territory |
|----------|-----------|
| 77442    | 137       |
| 77444    | 115       |
| 77445    | 147       |
| 77447    | 10        |
| 77448    | 116       |
| 77449    | 12        |
| 77450    | 12        |
| 77451    | 115       |
| 77454    | 116       |
| 77455    | 116       |
| 77456    | 105       |
| 77457    | 105       |
| 77458    | 105       |
| 77459    | 115       |
| 77461    | 115       |
| 77465    | 105       |
| 77466    | 147       |
| 77468    | 105       |
| 77469    | 115       |
| 77470    | 137       |
| 77471    | 115       |
| 77474    | 136       |
| 77475    | 137       |
| 77477    | 115       |
| 77478    | 115       |
| 77479    | 115       |
| 77480    | 101       |
| 77482    | 105       |
| 77484    | 10        |
| 77485    | 136       |
| 77486    | 101       |
| 77488    | 116       |
| 77489    | 115       |
| 77493    | 12        |
| 77494    | 115       |
| 77498    | 115       |
| 77502    | 17        |
| 77503    | 18        |
| 77504    | 17        |
| 77505    | 18        |
| 77506    | 17        |
| 77507    | 19        |
| 77510    | 81        |
| 77511    | 101       |
| 77514    | 104       |
| 77515    | 101       |
| 77517    | 81        |
| 77518    | 83        |
| 77519    | 113       |
| 77520    | 19        |
| 77521    | 18        |
| 77523    | 104       |
| 77530    | 17        |
| 77531    | 101       |
| 77532    | 14        |
| 77533    | 115       |
| 77534    | 101       |
| 77535    | 115       |
| 77536    | 18        |
| 77538    | 115       |
| 77539    | 82        |
| 77541    | 101       |
| 77545    | 115       |

| Zip Code | Territory |
|----------|-----------|
| 77546    | 81        |
| 77547    | 17        |
| 77550    | 84        |
| 77551    | 84        |
| 77554    | 84        |
| 77560    | 104       |
| 77562    | 16        |
| 77563    | 83        |
| 77564    | 115       |
| 77565    | 83        |
| 77566    | 101       |
| 77568    | 82        |
| 77571    | 19        |
| 77573    | 81        |
| 77575    | 115       |
| 77577    | 101       |
| 77578    | 101       |
| 77581    | 101       |
| 77582    | 115       |
| 77583    | 101       |
| 77584    | 101       |
| 77585    | 113       |
| 77586    | 19        |
| 77587    | 17        |
| 77590    | 83        |
| 77591    | 82        |
| 77597    | 104       |
| 77598    | 19        |
| 77611    | 117       |
| 77612    | 148       |
| 77613    | 104       |
| 77614    | 148       |
| 77616    | 146       |
| 77617    | 84        |
| 77619    | 104       |
| 77622    | 104       |
| 77623    | 84        |
| 77624    | 146       |
| 77625    | 113       |
| 77627    | 104       |
| 77629    | 104       |
| 77630    | 117       |
| 77632    | 117       |
| 77640    | 107       |
| 77642    | 107       |
| 77650    | 84        |
| 77651    | 107       |
| 77655    | 107       |
| 77656    | 113       |
| 77657    | 113       |
| 77659    | 113       |
| 77660    | 146       |
| 77662    | 117       |
| 77664    | 146       |
| 77665    | 104       |
| 77701    | 104       |
| 77702    | 104       |
| 77703    | 104       |
| 77705    | 104       |
| 77706    | 104       |
| 77707    | 104       |
| 77708    | 104       |
| 77713    | 104       |

| Zip Code | Territory |
|----------|-----------|
| 77801    | 135       |
| 77802    | 135       |
| 77803    | 135       |
| 77807    | 135       |
| 77808    | 135       |
| 77830    | 143       |
| 77831    | 143       |
| 77833    | 134       |
| 77835    | 134       |
| 77836    | 133       |
| 77837    | 134       |
| 77840    | 135       |
| 77845    | 135       |
| 77853    | 133       |
| 77856    | 134       |
| 77857    | 133       |
| 77859    | 134       |
| 77861    | 143       |
| 77864    | 142       |
| 77865    | 142       |
| 77868    | 143       |
| 77871    | 142       |
| 77872    | 142       |
| 77873    | 143       |
| 77879    | 133       |
| 77880    | 134       |
| 77901    | 115       |
| 77904    | 115       |
| 77905    | 115       |
| 77950    | 103       |
| 77951    | 115       |
| 77954    | 137       |
| 77957    | 117       |
| 77961    | 117       |
| 77962    | 117       |
| 77963    | 112       |
| 77964    | 137       |
| 77968    | 115       |
| 77970    | 117       |
| 77971    | 117       |
| 77974    | 137       |
| 77975    | 137       |
| 77979    | 107       |
| 77982    | 107       |
| 77983    | 107       |
| 77984    | 137       |
| 77988    | 115       |
| 77990    | 103       |
| 77991    | 117       |
| 77994    | 137       |
| 77995    | 137       |
| 78002    | 52        |
| 78003    | 123       |
| 78004    | 131       |
| 78005    | 122       |
| 78006    | 131       |
| 78007    | 125       |
| 78008    | 124       |
| 78009    | 122       |
| 78010    | 124       |
| 78011    | 124       |
| 78012    | 124       |
| 78013    | 131       |

| Zip Code | Territory |
|----------|-----------|
| 78014    | 122       |
| 78015    | 131       |
| 78016    | 122       |
| 78017    | 122       |
| 78019    | 122       |
| 78021    | 122       |
| 78022    | 111       |
| 78023    | 51        |
| 78024    | 124       |
| 78025    | 124       |
| 78026    | 124       |
| 78027    | 131       |
| 78028    | 124       |
| 78039    | 122       |
| 78040    | 122       |
| 78041    | 122       |
| 78043    | 122       |
| 78045    | 122       |
| 78046    | 122       |
| 78050    | 124       |
| 78052    | 124       |
| 78055    | 123       |
| 78056    | 122       |
| 78057    | 122       |
| 78058    | 124       |
| 78059    | 122       |
| 78061    | 122       |
| 78063    | 123       |
| 78064    | 124       |
| 78065    | 124       |
| 78066    | 122       |
| 78067    | 123       |
| 78069    | 53        |
| 78070    | 132       |
| 78071    | 111       |
| 78072    | 125       |
| 78073    | 53        |
| 78075    | 111       |
| 78076    | 123       |
| 78101    | 52        |
| 78102    | 113       |
| 78108    | 133       |
| 78109    | 52        |
| 78111    | 136       |
| 78112    | 52        |
| 78113    | 136       |
| 78114    | 131       |
| 78116    | 136       |
| 78117    | 136       |
| 78118    | 136       |
| 78119    | 136       |
| 78121    | 131       |
| 78122    | 135       |
| 78123    | 133       |
| 78124    | 133       |
| 78130    | 132       |
| 78132    | 132       |
| 78133    | 132       |
| 78140    | 135       |
| 78141    | 137       |
| 78142    | 113       |
| 78145    | 113       |
| 78146    | 113       |

| Zip Code | Territory |
|----------|-----------|
| 78147    | 131       |
| 78148    | 52        |
| 78150    | 53        |
| 78151    | 136       |
| 78152    | 52        |
| 78154    | 133       |
| 78155    | 133       |
| 78159    | 135       |
| 78160    | 131       |
| 78161    | 131       |
| 78162    | 113       |
| 78163    | 132       |
| 78164    | 137       |
| 78201    | 55        |
| 78202    | 55        |
| 78203    | 55        |
| 78204    | 55        |
| 78205    | 54        |
| 78206    | 54        |
| 78207    | 55        |
| 78208    | 55        |
| 78209    | 53        |
| 78210    | 55        |
| 78211    | 55        |
| 78212    | 54        |
| 78213    | 54        |
| 78214    | 55        |
| 78215    | 55        |
| 78216    | 54        |
| 78217    | 54        |
| 78218    | 55        |
| 78219    | 53        |
| 78220    | 55        |
| 78221    | 55        |
| 78222    | 53        |
| 78223    | 55        |
| 78224    | 55        |
| 78225    | 55        |
| 78226    | 54        |
| 78227    | 54        |
| 78228    | 55        |
| 78229    | 54        |
| 78230    | 52        |
| 78231    | 51        |
| 78232    | 52        |
| 78233    | 53        |
| 78234    | 54        |
| 78235    | 54        |
| 78236    | 54        |
| 78237    | 55        |
| 78238    | 53        |
| 78239    | 52        |
| 78240    | 53        |
| 78242    | 54        |
| 78244    | 52        |
| 78245    | 53        |
| 78247    | 52        |
| 78248    | 51        |
| 78249    | 52        |
| 78250    | 52        |
| 78251    | 53        |
| 78252    | 53        |
| 78253    | 51        |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| Zip Code | Territory |
|----------|-----------|
| 78254    | 51        |
| 78255    | 51        |
| 78256    | 51        |
| 78257    | 51        |
| 78258    | 51        |
| 78259    | 51        |
| 78260    | 51        |
| 78261    | 51        |
| 78263    | 52        |
| 78264    | 52        |
| 78266    | 132       |
| 78330    | 91        |
| 78332    | 113       |
| 78336    | 102       |
| 78338    | 104       |
| 78339    | 91        |
| 78340    | 103       |
| 78341    | 125       |
| 78343    | 91        |
| 78344    | 122       |
| 78347    | 92        |
| 78349    | 125       |
| 78350    | 111       |
| 78351    | 91        |
| 78352    | 102       |
| 78353    | 113       |
| 78355    | 113       |
| 78357    | 125       |
| 78358    | 106       |
| 78359    | 102       |
| 78360    | 125       |
| 78361    | 125       |
| 78362    | 102       |
| 78363    | 104       |
| 78368    | 102       |
| 78369    | 122       |
| 78370    | 102       |
| 78372    | 113       |
| 78373    | 95        |
| 78374    | 102       |
| 78375    | 113       |
| 78376    | 125       |
| 78377    | 103       |
| 78379    | 104       |
| 78380    | 91        |
| 78382    | 106       |
| 78383    | 113       |
| 78384    | 125       |
| 78385    | 104       |
| 78387    | 102       |
| 78389    | 113       |
| 78390    | 102       |
| 78391    | 113       |
| 78393    | 103       |
| 78401    | 94        |
| 78402    | 94        |
| 78404    | 93        |
| 78405    | 92        |
| 78406    | 91        |
| 78407    | 92        |
| 78408    | 92        |
| 78409    | 91        |
| 78410    | 91        |

| Zip Code | Territory |
|----------|-----------|
| 78411    | 93        |
| 78412    | 94        |
| 78413    | 91        |
| 78414    | 93        |
| 78415    | 92        |
| 78416    | 92        |
| 78417    | 91        |
| 78418    | 95        |
| 78419    | 95        |
| 78501    | 114       |
| 78503    | 114       |
| 78504    | 114       |
| 78516    | 114       |
| 78520    | 102       |
| 78521    | 102       |
| 78526    | 102       |
| 78535    | 102       |
| 78536    | 125       |
| 78537    | 114       |
| 78538    | 114       |
| 78539    | 114       |
| 78541    | 114       |
| 78542    | 114       |
| 78543    | 114       |
| 78548    | 125       |
| 78549    | 114       |
| 78550    | 102       |
| 78552    | 102       |
| 78557    | 114       |
| 78558    | 114       |
| 78559    | 102       |
| 78560    | 114       |
| 78562    | 114       |
| 78563    | 114       |
| 78564    | 123       |
| 78565    | 114       |
| 78566    | 102       |
| 78567    | 102       |
| 78569    | 101       |
| 78570    | 114       |
| 78572    | 114       |
| 78573    | 114       |
| 78574    | 114       |
| 78575    | 102       |
| 78576    | 114       |
| 78577    | 114       |
| 78578    | 102       |
| 78580    | 101       |
| 78582    | 125       |
| 78583    | 102       |
| 78584    | 125       |
| 78586    | 102       |
| 78588    | 125       |
| 78589    | 114       |
| 78591    | 125       |
| 78592    | 102       |
| 78593    | 102       |
| 78595    | 114       |
| 78596    | 114       |
| 78597    | 102       |
| 78598    | 101       |
| 78599    | 114       |
| 78602    | 133       |

| Zip Code | Territory |
|----------|-----------|
| 78605    | 132       |
| 78606    | 132       |
| 78607    | 132       |
| 78608    | 132       |
| 78609    | 132       |
| 78610    | 133       |
| 78611    | 132       |
| 78612    | 133       |
| 78613    | 133       |
| 78614    | 135       |
| 78615    | 133       |
| 78616    | 133       |
| 78617    | 63        |
| 78618    | 131       |
| 78619    | 133       |
| 78620    | 133       |
| 78621    | 133       |
| 78623    | 132       |
| 78624    | 131       |
| 78626    | 133       |
| 78628    | 133       |
| 78629    | 135       |
| 78631    | 131       |
| 78632    | 135       |
| 78633    | 133       |
| 78634    | 133       |
| 78635    | 132       |
| 78636    | 132       |
| 78638    | 133       |
| 78639    | 132       |
| 78640    | 133       |
| 78641    | 133       |
| 78642    | 133       |
| 78643    | 132       |
| 78644    | 133       |
| 78645    | 62        |
| 78648    | 133       |
| 78650    | 133       |
| 78652    | 61        |
| 78653    | 63        |
| 78654    | 132       |
| 78655    | 133       |
| 78656    | 133       |
| 78657    | 132       |
| 78659    | 133       |
| 78660    | 62        |
| 78661    | 133       |
| 78662    | 133       |
| 78663    | 132       |
| 78664    | 133       |
| 78665    | 133       |
| 78666    | 133       |
| 78669    | 62        |
| 78670    | 133       |
| 78671    | 131       |
| 78672    | 132       |
| 78675    | 131       |
| 78676    | 133       |
| 78677    | 135       |
| 78681    | 133       |
| 78701    | 64        |
| 78702    | 64        |
| 78703    | 62        |

| Zip Code | Territory |
|----------|-----------|
| 78704    | 64        |
| 78705    | 64        |
| 78712    | 64        |
| 78717    | 133       |
| 78719    | 63        |
| 78721    | 64        |
| 78722    | 64        |
| 78723    | 64        |
| 78724    | 63        |
| 78725    | 62        |
| 78726    | 61        |
| 78727    | 62        |
| 78728    | 62        |
| 78729    | 133       |
| 78730    | 61        |
| 78731    | 61        |
| 78732    | 61        |
| 78733    | 61        |
| 78734    | 61        |
| 78735    | 61        |
| 78736    | 61        |
| 78737    | 133       |
| 78738    | 61        |
| 78739    | 61        |
| 78741    | 64        |
| 78742    | 64        |
| 78744    | 64        |
| 78745    | 64        |
| 78746    | 61        |
| 78747    | 61        |
| 78748    | 62        |
| 78749    | 62        |
| 78750    | 61        |
| 78751    | 64        |
| 78752    | 64        |
| 78753    | 64        |
| 78754    | 63        |
| 78756    | 62        |
| 78757    | 64        |
| 78758    | 64        |
| 78759    | 62        |
| 78801    | 121       |
| 78827    | 121       |
| 78828    | 123       |
| 78829    | 121       |
| 78830    | 121       |
| 78832    | 121       |
| 78833    | 123       |
| 78834    | 121       |
| 78836    | 121       |
| 78837    | 122       |
| 78838    | 121       |
| 78839    | 121       |
| 78840    | 122       |
| 78843    | 122       |
| 78850    | 122       |
| 78851    | 151       |
| 78852    | 121       |
| 78861    | 122       |
| 78870    | 121       |
| 78871    | 122       |
| 78872    | 121       |
| 78873    | 123       |

| Zip Code | Territory |
|----------|-----------|
| 78877    | 121       |
| 78879    | 123       |
| 78880    | 123       |
| 78881    | 121       |
| 78883    | 123       |
| 78884    | 121       |
| 78885    | 123       |
| 78886    | 122       |
| 78931    | 136       |
| 78932    | 134       |
| 78933    | 136       |
| 78934    | 137       |
| 78935    | 137       |
| 78938    | 134       |
| 78940    | 134       |
| 78941    | 134       |
| 78942    | 133       |
| 78943    | 137       |
| 78944    | 136       |
| 78945    | 134       |
| 78946    | 134       |
| 78947    | 133       |
| 78948    | 133       |
| 78949    | 134       |
| 78950    | 136       |
| 78951    | 137       |
| 78953    | 133       |
| 78954    | 134       |
| 78956    | 134       |
| 78957    | 133       |
| 78959    | 135       |
| 78962    | 137       |
| 78963    | 134       |
| 79001    | 201       |
| 79002    | 201       |
| 79003    | 201       |
| 79005    | 201       |
| 79007    | 201       |
| 79009    | 181       |
| 79010    | 201       |
| 79011    | 201       |
| 79012    | 201       |
| 79013    | 201       |
| 79014    | 201       |
| 79015    | 201       |
| 79018    | 201       |
| 79019    | 201       |
| 79021    | 181       |
| 79022    | 201       |
| 79024    | 201       |
| 79027    | 181       |
| 79029    | 201       |
| 79031    | 181       |
| 79032    | 181       |
| 79033    | 201       |
| 79034    | 201       |
| 79035    | 181       |
| 79036    | 201       |
| 79039    | 201       |
| 79040    | 201       |
| 79041    | 181       |
| 79042    | 181       |
| 79043    | 181       |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| Zip Code | Territory |
|----------|-----------|
| 79044    | 201       |
| 79045    | 201       |
| 79046    | 201       |
| 79051    | 201       |
| 79052    | 181       |
| 79054    | 201       |
| 79056    | 201       |
| 79057    | 201       |
| 79058    | 201       |
| 79059    | 201       |
| 79061    | 201       |
| 79062    | 201       |
| 79063    | 181       |
| 79064    | 181       |
| 79065    | 201       |
| 79068    | 201       |
| 79070    | 201       |
| 79072    | 181       |
| 79078    | 201       |
| 79079    | 201       |
| 79080    | 201       |
| 79081    | 201       |
| 79082    | 181       |
| 79083    | 201       |
| 79084    | 201       |
| 79085    | 181       |
| 79086    | 201       |
| 79087    | 201       |
| 79088    | 181       |
| 79092    | 201       |
| 79093    | 201       |
| 79094    | 201       |
| 79095    | 201       |
| 79096    | 201       |
| 79097    | 201       |
| 79098    | 201       |
| 79101    | 201       |
| 79102    | 201       |
| 79103    | 201       |
| 79104    | 201       |
| 79106    | 201       |
| 79107    | 201       |
| 79108    | 201       |
| 79109    | 201       |
| 79110    | 201       |
| 79111    | 201       |
| 79118    | 201       |
| 79119    | 201       |
| 79121    | 201       |
| 79124    | 201       |
| 79201    | 181       |
| 79220    | 181       |
| 79221    | 181       |
| 79223    | 181       |
| 79225    | 196       |
| 79226    | 201       |

| Zip Code | Territory |
|----------|-----------|
| 79227    | 196       |
| 79229    | 181       |
| 79230    | 201       |
| 79233    | 181       |
| 79234    | 181       |
| 79235    | 181       |
| 79237    | 201       |
| 79239    | 181       |
| 79240    | 201       |
| 79241    | 181       |
| 79243    | 181       |
| 79244    | 181       |
| 79245    | 181       |
| 79247    | 196       |
| 79248    | 181       |
| 79250    | 181       |
| 79251    | 201       |
| 79252    | 196       |
| 79255    | 181       |
| 79256    | 181       |
| 79257    | 181       |
| 79258    | 181       |
| 79259    | 181       |
| 79261    | 181       |
| 79311    | 181       |
| 79312    | 181       |
| 79313    | 181       |
| 79314    | 181       |
| 79316    | 181       |
| 79322    | 181       |
| 79323    | 181       |
| 79324    | 181       |
| 79325    | 181       |
| 79326    | 181       |
| 79329    | 182       |
| 79330    | 181       |
| 79331    | 181       |
| 79336    | 181       |
| 79339    | 181       |
| 79342    | 181       |
| 79343    | 181       |
| 79344    | 181       |
| 79345    | 181       |
| 79346    | 181       |
| 79347    | 181       |
| 79350    | 182       |
| 79351    | 181       |
| 79353    | 181       |
| 79355    | 181       |
| 79356    | 181       |
| 79357    | 181       |
| 79358    | 181       |
| 79359    | 181       |
| 79360    | 181       |
| 79363    | 182       |
| 79364    | 182       |

| Zip Code | Territory |
|----------|-----------|
| 79366    | 182       |
| 79367    | 181       |
| 79370    | 181       |
| 79371    | 181       |
| 79372    | 181       |
| 79373    | 181       |
| 79376    | 181       |
| 79377    | 181       |
| 79379    | 181       |
| 79381    | 181       |
| 79382    | 182       |
| 79401    | 182       |
| 79403    | 182       |
| 79404    | 182       |
| 79407    | 182       |
| 79409    | 182       |
| 79410    | 182       |
| 79411    | 182       |
| 79412    | 182       |
| 79413    | 182       |
| 79414    | 182       |
| 79415    | 182       |
| 79416    | 182       |
| 79423    | 182       |
| 79424    | 182       |
| 79501    | 196       |
| 79502    | 181       |
| 79503    | 196       |
| 79504    | 166       |
| 79505    | 196       |
| 79506    | 156       |
| 79508    | 166       |
| 79510    | 166       |
| 79511    | 156       |
| 79512    | 156       |
| 79517    | 181       |
| 79518    | 181       |
| 79519    | 166       |
| 79520    | 196       |
| 79521    | 196       |
| 79525    | 196       |
| 79526    | 181       |
| 79527    | 181       |
| 79528    | 181       |
| 79529    | 196       |
| 79530    | 166       |
| 79532    | 156       |
| 79533    | 196       |
| 79534    | 181       |
| 79535    | 156       |
| 79536    | 166       |
| 79537    | 156       |
| 79538    | 166       |
| 79539    | 196       |
| 79540    | 181       |
| 79541    | 166       |

| Zip Code | Territory |
|----------|-----------|
| 79543    | 181       |
| 79544    | 196       |
| 79545    | 156       |
| 79546    | 181       |
| 79547    | 196       |
| 79548    | 196       |
| 79549    | 181       |
| 79553    | 196       |
| 79556    | 156       |
| 79560    | 181       |
| 79561    | 166       |
| 79562    | 166       |
| 79563    | 166       |
| 79565    | 156       |
| 79566    | 166       |
| 79567    | 166       |
| 79601    | 166       |
| 79602    | 166       |
| 79603    | 166       |
| 79605    | 166       |
| 79606    | 166       |
| 79607    | 166       |
| 79701    | 157       |
| 79703    | 157       |
| 79705    | 157       |
| 79706    | 157       |
| 79707    | 157       |
| 79713    | 156       |
| 79714    | 156       |
| 79718    | 151       |
| 79719    | 156       |
| 79720    | 156       |
| 79730    | 151       |
| 79731    | 156       |
| 79733    | 156       |
| 79734    | 151       |
| 79735    | 151       |
| 79738    | 181       |
| 79739    | 156       |
| 79740    | 151       |
| 79741    | 157       |
| 79742    | 156       |
| 79743    | 151       |
| 79744    | 151       |
| 79745    | 156       |
| 79748    | 156       |
| 79749    | 156       |
| 79752    | 156       |
| 79754    | 151       |
| 79755    | 156       |
| 79756    | 156       |
| 79758    | 157       |
| 79759    | 157       |
| 79761    | 157       |
| 79762    | 157       |
| 79763    | 157       |

| Zip Code | Territory |
|----------|-----------|
| 79764    | 157       |
| 79765    | 157       |
| 79766    | 157       |
| 79772    | 151       |
| 79777    | 156       |
| 79778    | 156       |
| 79782    | 156       |
| 79783    | 156       |
| 79785    | 151       |
| 79788    | 156       |
| 79789    | 156       |
| 79821    | 72        |
| 79830    | 151       |
| 79834    | 151       |
| 79835    | 72        |
| 79836    | 72        |
| 79837    | 151       |
| 79838    | 72        |
| 79839    | 151       |
| 79842    | 151       |
| 79843    | 151       |
| 79845    | 151       |
| 79847    | 151       |
| 79848    | 151       |
| 79849    | 72        |
| 79851    | 151       |
| 79852    | 151       |
| 79853    | 72        |
| 79854    | 151       |
| 79855    | 72        |
| 79901    | 73        |
| 79902    | 73        |
| 79903    | 73        |
| 79904    | 72        |
| 79905    | 73        |
| 79906    | 73        |
| 79907    | 73        |
| 79908    | 73        |
| 79911    | 73        |
| 79912    | 72        |
| 79915    | 73        |
| 79918    | 73        |
| 79922    | 71        |
| 79924    | 72        |
| 79925    | 73        |
| 79927    | 72        |
| 79928    | 72        |
| 79930    | 73        |
| 79932    | 71        |
| 79934    | 72        |
| 79935    | 72        |
| 79936    | 72        |
| 79938    | 72        |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Hurricane Territory Relativities

Applies to HO 03, HO 05 only

| Territory | Factor |
|-----------|--------|
| 10        | 0.911  |
| 11        | 0.916  |
| 12        | 0.873  |
| 13        | 0.925  |
| 14        | 0.912  |
| 15        | 0.949  |
| 16        | 0.909  |
| 17        | 0.891  |
| 18        | 0.988  |
| 19        | 0.991  |
| 21        | 0.899  |
| 22        | 0.931  |
| 23        | 0.919  |
| 24        | 0.906  |
| 25        | 0.901  |
| 26        | 0.903  |
| 27        | 0.896  |
| 31        | 0.875  |
| 32        | 0.893  |
| 33        | 0.865  |
| 34        | 0.876  |
| 35        | 0.884  |
| 36        | 0.875  |
| 41        | 0.989  |
| 42        | 0.906  |

| Territory | Factor |
|-----------|--------|
| 43        | 0.892  |
| 44        | 0.911  |
| 51        | 0.871  |
| 52        | 0.865  |
| 53        | 0.864  |
| 54        | 0.887  |
| 55        | 0.872  |
| 61        | 0.896  |
| 62        | 0.883  |
| 63        | 0.879  |
| 64        | 0.881  |
| 71        | 0.891  |
| 72        | 0.907  |
| 73        | 0.888  |
| 81        | 0.927  |
| 82        | 0.901  |
| 83        | 0.931  |
| 84        | 0.942  |
| 91        | 0.893  |
| 92        | 0.905  |
| 93        | 0.926  |
| 94        | 0.932  |
| 95        | 0.904  |
| 101       | 0.974  |
| 102       | 0.954  |

| Territory | Factor |
|-----------|--------|
| 103       | 0.888  |
| 104       | 0.993  |
| 105       | 0.904  |
| 106       | 0.880  |
| 107       | 0.890  |
| 111       | 0.879  |
| 112       | 0.896  |
| 113       | 0.898  |
| 114       | 0.865  |
| 115       | 1.001  |
| 116       | 0.899  |
| 117       | 0.914  |
| 121       | 0.888  |
| 122       | 0.865  |
| 123       | 0.882  |
| 124       | 0.888  |
| 125       | 0.863  |
| 131       | 0.873  |
| 132       | 0.856  |
| 133       | 0.850  |
| 134       | 0.886  |
| 135       | 0.912  |
| 136       | 0.888  |
| 137       | 0.885  |
| 141       | 0.894  |

| Territory | Factor |
|-----------|--------|
| 142       | 0.901  |
| 143       | 0.878  |
| 144       | 0.892  |
| 145       | 0.891  |
| 146       | 0.883  |
| 147       | 0.891  |
| 148       | 0.890  |
| 151       | 0.886  |
| 156       | 0.906  |
| 157       | 0.887  |
| 161       | 0.869  |
| 166       | 0.892  |
| 169       | 0.890  |
| 171       | 0.899  |
| 172       | 0.894  |
| 173       | 0.898  |
| 174       | 0.898  |
| 181       | 0.910  |
| 182       | 0.890  |
| 191       | 0.890  |
| 192       | 0.883  |
| 193       | 0.906  |
| 196       | 0.885  |
| 201       | 1.000  |

### Distance to Coast ZIP Code Relativities

Applies to HO 03, HO 05 and HO 06

| ZIP CODE | >= 0 and < 0.1 Miles | >= 0.1 and < 0.5 Miles | >= 0.5 and < 1 Miles | >= 1 and < 1.5 Miles | >= 1.5 and < 2 Miles | >= 2 and < 5 Miles | >= 5 and < 10 Miles | >= 10 and < 15 Miles | >= 15 and < 20 Miles | >= 20 and < 30 Miles | >= 30 and < 45 Miles | >= 45 and < 70 Miles | >= 70 and < 100 Miles | >= 100 Miles | Default |
|----------|----------------------|------------------------|----------------------|----------------------|----------------------|--------------------|---------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|--------------|---------|
| 75001    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.117        | 0.117   |
| 75002    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.178        | 0.178   |
| 75006    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.124        | 0.124   |
| 75007    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.132        | 0.132   |
| 75009    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.173        | 0.173   |
| 75010    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.136        | 0.136   |
| 75013    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.140        | 0.140   |
| 75019    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.136        | 0.136   |
| 75020    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.101        | 0.101   |
| 75021    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.111        | 0.111   |
| 75022    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.151        | 0.151   |
| 75023    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.123        | 0.123   |
| 75024    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.123        | 0.123   |
| 75025    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.126        | 0.126   |
| 75028    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.144        | 0.144   |
| 75032    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.266        | 0.266   |
| 75033    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.157        | 0.157   |
| 75034    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.157        | 0.157   |
| 75035    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.143        | 0.143   |
| 75038    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.146        | 0.146   |
| 75039    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.146        | 0.146   |
| 75040    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.158        | 0.158   |
| 75041    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.154        | 0.154   |
| 75042    |                      |                        |                      |                      |                      |                    |                     |                      |                      |                      |                      |                      |                       | 0.141        | 0.141   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75043       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.222           | 0.222   |
| 75044       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.141           | 0.141   |
| 75048       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 75050       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.150           | 0.150   |
| 75051       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75052       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.177           | 0.177   |
| 75054       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.205           | 0.205   |
| 75056       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.143           | 0.143   |
| 75057       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.158           | 0.158   |
| 75058       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.166           | 0.166   |
| 75060       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.161           | 0.161   |
| 75061       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.146           | 0.146   |
| 75062       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 75063       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.135           | 0.135   |
| 75065       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.162           | 0.162   |
| 75067       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 75068       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.184           | 0.184   |
| 75069       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.172           | 0.172   |
| 75070       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.143           | 0.143   |
| 75071       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.165           | 0.165   |
| 75074       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.148           | 0.148   |
| 75075       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.119           | 0.119   |
| 75076       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.123           | 0.123   |
| 75077       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.151           | 0.151   |
| 75078       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.166           | 0.166   |
| 75080       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.121           | 0.121   |
| 75081       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.129           | 0.129   |
| 75082       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.138           | 0.138   |
| 75087       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.244           | 0.244   |
| 75088       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.250           | 0.250   |
| 75089       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.215           | 0.215   |
| 75090       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 75092       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.124           | 0.124   |
| 75093       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.121           | 0.121   |
| 75094       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.156           | 0.156   |
| 75098       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.226           | 0.226   |
| 75102       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.499           | 0.499   |
| 75103       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.362           | 0.362   |
| 75104       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.218           | 0.218   |
| 75105       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.424           | 0.424   |
| 75109       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.656           | 0.656   |
| 75110       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.515           | 0.515   |
| 75114       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.312           | 0.312   |
| 75115       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.220           | 0.220   |
| 75116       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.173           | 0.173   |
| 75117       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.293           | 0.293   |
| 75119       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.395           | 0.395   |
| 75124       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.414           | 0.414   |
| 75125       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.312           | 0.312   |
| 75126       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.277           | 0.277   |
| 75127       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.308           | 0.308   |
| 75134       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.214           | 0.214   |
| 75135       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.229           | 0.229   |
| 75137       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.185           | 0.185   |
| 75140       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.309           | 0.309   |
| 75141       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.230           | 0.230   |
| 75142       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.350           | 0.350   |
| 75143       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.434           | 0.434   |
| 75144       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.534           | 0.534   |
| 75146       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.267           | 0.267   |



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75147       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.402           | 0.402   |
| 75148       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.484           | 0.484   |
| 75149       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.183           | 0.183   |
| 75150       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.167           | 0.167   |
| 75152       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.347           | 0.347   |
| 75153       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.485           | 0.485   |
| 75154       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.277           | 0.277   |
| 75155       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.449           | 0.449   |
| 75156       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.485           | 0.485   |
| 75157       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.354           | 0.354   |
| 75158       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.362           | 0.362   |
| 75159       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.292           | 0.292   |
| 75160       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.292           | 0.292   |
| 75161       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.302           | 0.302   |
| 75163       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.490           | 0.490   |
| 75165       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.357           | 0.357   |
| 75166       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.254           | 0.254   |
| 75167       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.341           | 0.341   |
| 75169       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.327           | 0.327   |
| 75172       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.260           | 0.260   |
| 75173       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.244           | 0.244   |
| 75180       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.190           | 0.190   |
| 75181       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.229           | 0.229   |
| 75182       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.239           | 0.239   |
| 75189       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.244           | 0.244   |
| 75201       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75202       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.155           | 0.155   |
| 75203       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.157           | 0.157   |
| 75204       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 75205       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.137           | 0.137   |
| 75206       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.136           | 0.136   |
| 75207       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.150           | 0.150   |
| 75208       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.155           | 0.155   |
| 75209       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.137           | 0.137   |
| 75210       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.156           | 0.156   |
| 75211       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.163           | 0.163   |
| 75212       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75214       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.136           | 0.136   |
| 75215       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.157           | 0.157   |
| 75216       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.169           | 0.169   |
| 75217       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 75218       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 75219       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.141           | 0.141   |
| 75220       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.138           | 0.138   |
| 75223       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.151           | 0.151   |
| 75224       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.166           | 0.166   |
| 75225       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.134           | 0.134   |
| 75226       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75227       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.161           | 0.161   |
| 75228       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.149           | 0.149   |
| 75229       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.136           | 0.136   |
| 75230       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.127           | 0.127   |
| 75231       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.135           | 0.135   |
| 75232       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.188           | 0.188   |
| 75233       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.166           | 0.166   |
| 75234       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.124           | 0.124   |
| 75235       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 75236       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.168           | 0.168   |
| 75237       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.183           | 0.183   |
| 75238       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.141           | 0.141   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75240       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.119           | 0.119   |
| 75241       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.205           | 0.205   |
| 75243       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.127           | 0.127   |
| 75244       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.116           | 0.116   |
| 75246       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.153           | 0.153   |
| 75247       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.138           | 0.138   |
| 75248       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.118           | 0.118   |
| 75249       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.173           | 0.173   |
| 75251       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.120           | 0.120   |
| 75252       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.118           | 0.118   |
| 75253       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.246           | 0.246   |
| 75254       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.118           | 0.118   |
| 75261       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.136           | 0.136   |
| 75287       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.120           | 0.120   |
| 75401       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.213           | 0.213   |
| 75402       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.227           | 0.227   |
| 75407       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.220           | 0.220   |
| 75409       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.174           | 0.174   |
| 75410       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.304           | 0.304   |
| 75411       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.108           | 0.108   |
| 75412       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.105           | 0.105   |
| 75413       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.190           | 0.190   |
| 75414       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.134           | 0.134   |
| 75415       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.190           | 0.190   |
| 75416       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.150           | 0.150   |
| 75417       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 75418       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.151           | 0.151   |
| 75420       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.233           | 0.233   |
| 75421       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.161           | 0.161   |
| 75422       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.219           | 0.219   |
| 75423       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.201           | 0.201   |
| 75424       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 75426       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 75428       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.202           | 0.202   |
| 75431       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.260           | 0.260   |
| 75432       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.210           | 0.210   |
| 75433       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.226           | 0.226   |
| 75435       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.185           | 0.185   |
| 75436       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 75437       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.201           | 0.201   |
| 75438       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.143           | 0.143   |
| 75439       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75440       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.273           | 0.273   |
| 75442       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.222           | 0.222   |
| 75446       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75447       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.116           | 0.116   |
| 75448       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.210           | 0.210   |
| 75449       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.185           | 0.185   |
| 75450       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 75451       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.233           | 0.233   |
| 75452       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.189           | 0.189   |
| 75453       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.255           | 0.255   |
| 75454       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.171           | 0.171   |
| 75455       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.208           | 0.208   |
| 75457       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.223           | 0.223   |
| 75459       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.149           | 0.149   |
| 75460       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.153           | 0.153   |
| 75462       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.158           | 0.158   |
| 75468       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.182           | 0.182   |
| 75469       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |

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| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75470       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.170           | 0.170   |
| 75471       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.251           | 0.251   |
| 75472       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.293           | 0.293   |
| 75473       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.118           | 0.118   |
| 75474       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.288           | 0.288   |
| 75475       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 75476       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.126           | 0.126   |
| 75477       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.180           | 0.180   |
| 75478       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.223           | 0.223   |
| 75479       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 75480       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.238           | 0.238   |
| 75481       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.197           | 0.197   |
| 75482       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.228           | 0.228   |
| 75486       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.121           | 0.121   |
| 75487       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.175           | 0.175   |
| 75488       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.114           | 0.114   |
| 75489       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.150           | 0.150   |
| 75490       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.178           | 0.178   |
| 75491       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.161           | 0.161   |
| 75492       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.154           | 0.154   |
| 75493       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.234           | 0.234   |
| 75494       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.235           | 0.235   |
| 75495       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.162           | 0.162   |
| 75496       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.192           | 0.192   |
| 75497       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.305           | 0.305   |
| 75501       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.177           | 0.177   |
| 75503       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.182           | 0.182   |
| 75550       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 75551       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.199           | 0.199   |
| 75554       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.143           | 0.143   |
| 75555       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.214           | 0.214   |
| 75556       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.192           | 0.192   |
| 75558       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.183           | 0.183   |
| 75559       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.156           | 0.156   |
| 75560       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.194           | 0.194   |
| 75561       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.168           | 0.168   |
| 75563       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 75564       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.230           | 0.230   |
| 75566       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.174           | 0.174   |
| 75567       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.198           | 0.198   |
| 75568       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.176           | 0.176   |
| 75569       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.162           | 0.162   |
| 75570       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.163           | 0.163   |
| 75571       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.180           | 0.180   |
| 75572       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.192           | 0.192   |
| 75574       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 75601       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.342           | 0.342   |
| 75602       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.387           | 0.387   |
| 75603       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.395           | 0.395   |
| 75604       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.326           | 0.326   |
| 75605       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.313           | 0.313   |
| 75630       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.234           | 0.234   |
| 75631       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.490           | 0.490   |
| 75633       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.536           | 0.536   |
| 75638       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.199           | 0.199   |
| 75639       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.405           | 0.405   |
| 75640       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.278           | 0.278   |
| 75641       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.412           | 0.412   |
| 75643       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.607           | 0.607   |
| 75644       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.252           | 0.252   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75645       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.277           | 0.277   |
| 75647       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.316           | 0.316   |
| 75650       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.347           | 0.347   |
| 75651       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.282           | 0.282   |
| 75652       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.498           | 0.498   |
| 75654       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.541           | 0.541   |
| 75656       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.194           | 0.194   |
| 75657       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.264           | 0.264   |
| 75661       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.299           | 0.299   |
| 75662       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.379           | 0.379   |
| 75667       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.579           | 0.579   |
| 75668       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.239           | 0.239   |
| 75669       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.596           | 0.596   |
| 75670       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.316           | 0.316   |
| 75672       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.343           | 0.343   |
| 75681       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.593           | 0.593   |
| 75683       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.244           | 0.244   |
| 75684       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.431           | 0.431   |
| 75685       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.373           | 0.373   |
| 75686       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.227           | 0.227   |
| 75691       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.470           | 0.470   |
| 75692       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.332           | 0.332   |
| 75693       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.316           | 0.316   |
| 75701       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.346           | 0.346   |
| 75702       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.337           | 0.337   |
| 75703       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.432           | 0.432   |
| 75704       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.345           | 0.345   |
| 75705       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.374           | 0.374   |
| 75706       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.328           | 0.328   |
| 75707       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.416           | 0.416   |
| 75708       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.336           | 0.336   |
| 75709       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.374           | 0.374   |
| 75750       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.443           | 0.443   |
| 75751       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.481           | 0.481   |
| 75752       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.455           | 0.455   |
| 75754       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.371           | 0.371   |
| 75755       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.280           | 0.280   |
| 75756       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.408           | 0.408   |
| 75757       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.514           | 0.514   |
| 75758       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.436           | 0.436   |
| 75759       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.525           | 0.525   |
| 75760       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.598           | 0.598   |
| 75762       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.506           | 0.506   |
| 75763       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.509           | 0.509   |
| 75764       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.570           | 0.570   |
| 75765       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.268           | 0.268   |
| 75766       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.524           | 0.524   |
| 75770       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.485           | 0.485   |
| 75771       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.314           | 0.314   |
| 75773       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.265           | 0.265   |
| 75778       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.419           | 0.419   |
| 75780       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.560           | 0.560   |
| 75783       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.267           | 0.267   |
| 75784       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.549           | 0.549   |
| 75785       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.567           | 0.567   |
| 75788       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.560           | 0.560   |
| 75789       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.520           | 0.520   |
| 75790       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.346           | 0.346   |
| 75791       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.450           | 0.450   |
| 75792       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.326           | 0.326   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75801       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.562           | 0.562   |
| 75803       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.542           | 0.542   |
| 75831       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.835           | 0.835   |
| 75833       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.138           | 1.138   |
| 75835       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.278           | 1.278   |
| 75838       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.867           | 0.867   |
| 75839       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.702           | 0.702   |
| 75840       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.627           | 0.627   |
| 75844       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.819           | 0.819   |
| 75845       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.297                          | 1.134           | 1.297   |
| 75846       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.935           | 0.935   |
| 75847       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.029           | 1.029   |
| 75849       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.180           | 1.180   |
| 75850       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.326           | 1.326   |
| 75851       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.664                          | 1.546           | 1.664   |
| 75852       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.806                          | 1.755           | 1.806   |
| 75853       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.549           | 0.549   |
| 75855       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.805           | 0.805   |
| 75856       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.303                          | 1.202           | 1.303   |
| 75858       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.940           | 0.940   |
| 75859       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.617           | 0.617   |
| 75860       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.702           | 0.702   |
| 75861       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.600           | 0.600   |
| 75862       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.701                          |                 | 1.701   |
| 75901       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.353                          | 1.331           | 1.353   |
| 75904       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.198           | 1.198   |
| 75925       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.766           | 0.766   |
| 75926       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.163                          | 1.149           | 1.163   |
| 75928       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.001                         |                                |                 | 3.001   |
| 75929       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.690                          | 1.823           | 2.690   |
| 75930       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.714                          | 1.357           | 2.714   |
| 75931       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.047                          | 1.925           | 2.047   |
| 75932       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.001                          |                 | 2.001   |
| 75933       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.389                         | 4.010                         |                                |                 | 4.389   |
| 75934       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.835                          |                 | 1.835   |
| 75935       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.882           | 0.882   |
| 75936       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.823                          |                 | 1.823   |
| 75937       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.191           | 1.191   |
| 75938       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.046                          |                 | 2.046   |
| 75939       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.524                          |                 | 1.524   |
| 75941       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.295                          | 1.246           | 1.295   |
| 75942       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.378                          |                 | 2.378   |
| 75943       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.725           | 0.725   |
| 75944       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.695           | 1.695   |
| 75946       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.758           | 0.758   |
| 75948       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.979                          | 2.062           | 2.062   |
| 75949       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.417                          | 1.521           | 1.521   |
| 75951       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.185                          |                 | 2.185   |
| 75954       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.839           | 0.839   |
| 75956       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.302                         | 2.676                          |                 | 3.302   |
| 75959       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.694           | 1.694   |
| 75960       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.712                          |                 | 1.712   |
| 75961       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.127           | 1.127   |
| 75964       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.815           | 0.815   |
| 75965       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.839           | 0.839   |
| 75966       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.805                         | 2.502                          |                 | 2.805   |
| 75968       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.838                          | 1.435           | 1.838   |
| 75969       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.001           | 1.001   |
| 75972       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.147           | 1.147   |
| 75973       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.153           | 1.153   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 75974       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.696           | 0.696   |
| 75975       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.730           | 0.730   |
| 75976       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.980           | 0.980   |
| 75977       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.924                          |                 | 1.924   |
| 75979       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.664                         | 2.441                          |                 | 2.664   |
| 75980       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.879                          | 2.314           | 2.314   |
| 76001       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.168           | 0.168   |
| 76002       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.180           | 0.180   |
| 76005       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76006       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76008       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.204           | 0.204   |
| 76009       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.277           | 0.277   |
| 76010       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 76011       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 76012       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.138           | 0.138   |
| 76013       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76014       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.173           | 0.173   |
| 76015       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 76016       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.158           | 0.158   |
| 76017       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 76018       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.174           | 0.174   |
| 76020       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.162           | 0.162   |
| 76021       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 76022       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 76023       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.155           | 0.155   |
| 76028       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.216           | 0.216   |
| 76031       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.275           | 0.275   |
| 76033       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.255           | 0.255   |
| 76034       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.132           | 0.132   |
| 76035       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.239           | 0.239   |
| 76036       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.211           | 0.211   |
| 76039       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.134           | 0.134   |
| 76040       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.133           | 0.133   |
| 76041       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.392           | 0.392   |
| 76043       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.196           | 0.196   |
| 76044       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.260           | 0.260   |
| 76048       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.202           | 0.202   |
| 76049       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.218           | 0.218   |
| 76050       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.321           | 0.321   |
| 76051       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76052       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.171           | 0.171   |
| 76053       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.131           | 0.131   |
| 76054       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.129           | 0.129   |
| 76055       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.364           | 0.364   |
| 76058       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.246           | 0.246   |
| 76059       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.265           | 0.265   |
| 76060       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.172           | 0.172   |
| 76061       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76063       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.219           | 0.219   |
| 76064       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.337           | 0.337   |
| 76065       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.289           | 0.289   |
| 76066       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.163           | 0.163   |
| 76067       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.116           | 0.116   |
| 76070       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.207           | 0.207   |
| 76071       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.171           | 0.171   |
| 76073       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76077       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.197           | 0.197   |
| 76078       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.169           | 0.169   |
| 76082       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.152           | 0.152   |
| 76084       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.292           | 0.292   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 76085       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 76086       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.171           | 0.171   |
| 76087       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.189           | 0.189   |
| 76088       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.151           | 0.151   |
| 76092       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 76093       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.306           | 0.306   |
| 76102       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.137           | 0.137   |
| 76103       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.143           | 0.143   |
| 76104       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76105       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 76106       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.146           | 0.146   |
| 76107       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76108       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.167           | 0.167   |
| 76109       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.151           | 0.151   |
| 76110       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.149           | 0.149   |
| 76111       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76112       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 76114       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76115       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.159           | 0.159   |
| 76116       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.159           | 0.159   |
| 76117       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.134           | 0.134   |
| 76118       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.136           | 0.136   |
| 76119       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.161           | 0.161   |
| 76120       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.137           | 0.137   |
| 76123       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.179           | 0.179   |
| 76126       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.213           | 0.213   |
| 76127       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 76131       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.152           | 0.152   |
| 76132       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.184           | 0.184   |
| 76133       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.165           | 0.165   |
| 76134       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.163           | 0.163   |
| 76135       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.161           | 0.161   |
| 76137       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76140       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.176           | 0.176   |
| 76148       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.131           | 0.131   |
| 76155       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.135           | 0.135   |
| 76164       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.133           | 0.133   |
| 76177       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.164           | 0.164   |
| 76179       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.167           | 0.167   |
| 76180       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.131           | 0.131   |
| 76182       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.131           | 0.131   |
| 76201       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76203       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76205       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.144           | 0.144   |
| 76207       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.146           | 0.146   |
| 76208       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.163           | 0.163   |
| 76209       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.141           | 0.141   |
| 76210       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.157           | 0.157   |
| 76225       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.111           | 0.111   |
| 76226       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.153           | 0.153   |
| 76227       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.165           | 0.165   |
| 76228       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.094           | 0.094   |
| 76230       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.090           | 0.090   |
| 76233       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.146           | 0.146   |
| 76234       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 76238       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.132           | 0.132   |
| 76239       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.107           | 0.107   |
| 76240       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.110           | 0.110   |
| 76244       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 76245       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.102           | 0.102   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 76247       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.167           | 0.167   |
| 76248       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.141           | 0.141   |
| 76249       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.158           | 0.158   |
| 76250       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.123           | 0.123   |
| 76251       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.090           | 0.090   |
| 76252       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.113           | 0.113   |
| 76253       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 76255       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.082           | 0.082   |
| 76258       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.170           | 0.170   |
| 76259       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.165           | 0.165   |
| 76261       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.089           | 0.089   |
| 76262       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.152           | 0.152   |
| 76263       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.122           | 0.122   |
| 76264       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.105           | 0.105   |
| 76265       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.088           | 0.088   |
| 76266       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.160           | 0.160   |
| 76270       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.097           | 0.097   |
| 76271       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.169           | 0.169   |
| 76272       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.155           | 0.155   |
| 76273       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.102           | 0.102   |
| 76301       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.063           | 0.063   |
| 76302       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.067           | 0.067   |
| 76305       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.067           | 0.067   |
| 76306       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.055           | 0.055   |
| 76308       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.062           | 0.062   |
| 76309       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.061           | 0.061   |
| 76310       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.076           | 0.076   |
| 76311       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.054           | 0.054   |
| 76351       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.081           | 0.081   |
| 76354       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.057           | 0.057   |
| 76357       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.073           | 0.073   |
| 76360       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.054           | 0.054   |
| 76363       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.055           | 0.055   |
| 76364       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.045           | 0.045   |
| 76365       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.087           | 0.087   |
| 76366       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.072           | 0.072   |
| 76367       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.059           | 0.059   |
| 76370       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.072           | 0.072   |
| 76371       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.049           | 0.049   |
| 76372       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.085           | 0.085   |
| 76373       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.044           | 0.044   |
| 76374       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.082           | 0.082   |
| 76377       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.074           | 0.074   |
| 76379       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.086           | 0.086   |
| 76380       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.059           | 0.059   |
| 76384       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.040           | 0.040   |
| 76388       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.060           | 0.060   |
| 76389       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.087           | 0.087   |
| 76401       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.180           | 0.180   |
| 76424       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.119           | 0.119   |
| 76426       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.131           | 0.131   |
| 76427       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.091           | 0.091   |
| 76429       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.100           | 0.100   |
| 76430       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.108           | 0.108   |
| 76431       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.113           | 0.113   |
| 76432       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.182           | 0.182   |
| 76433       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.168           | 0.168   |
| 76435       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.146           | 0.146   |
| 76436       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.256           | 0.256   |
| 76437       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.122           | 0.122   |



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 76442       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.210           | 0.210   |
| 76443       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.129           | 0.129   |
| 76444       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 76445       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.135           | 0.135   |
| 76446       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.210           | 0.210   |
| 76448       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.139           | 0.139   |
| 76449       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.096           | 0.096   |
| 76450       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.094           | 0.094   |
| 76452       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.276           | 0.276   |
| 76453       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.125           | 0.125   |
| 76454       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.164           | 0.164   |
| 76455       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.258           | 0.258   |
| 76457       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.250           | 0.250   |
| 76458       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.104           | 0.104   |
| 76459       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.092           | 0.092   |
| 76460       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.093           | 0.093   |
| 76462       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.174           | 0.174   |
| 76463       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.131           | 0.131   |
| 76464       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.117           | 0.117   |
| 76469       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.114           | 0.114   |
| 76470       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.109           | 0.109   |
| 76471       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 76472       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.145           | 0.145   |
| 76474       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.167           | 0.167   |
| 76475       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.095           | 0.095   |
| 76476       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.187           | 0.187   |
| 76481       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.096           | 0.096   |
| 76483       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.084           | 0.084   |
| 76484       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.105           | 0.105   |
| 76486       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.127           | 0.127   |
| 76487       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.142           | 0.142   |
| 76490       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 76491       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.101           | 0.101   |
| 76501       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.835           | 0.835   |
| 76502       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.671           | 0.671   |
| 76504       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.722           | 0.722   |
| 76511       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.958           | 0.958   |
| 76513       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.606           | 0.606   |
| 76518       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.999           | 0.999   |
| 76519       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.004           | 1.004   |
| 76520       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.004           | 1.004   |
| 76522       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.422           | 0.422   |
| 76523       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.945           | 0.945   |
| 76524       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.752           | 0.752   |
| 76525       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.318           | 0.318   |
| 76527       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.635           | 0.635   |
| 76528       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.409           | 0.409   |
| 76530       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.050           | 1.050   |
| 76531       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.293           | 0.293   |
| 76534       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.875           | 0.875   |
| 76537       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.866           | 0.866   |
| 76538       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.333           | 0.333   |
| 76539       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.416           | 0.416   |
| 76541       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.436           | 0.436   |
| 76542       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.501           | 0.501   |
| 76543       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.443           | 0.443   |
| 76544       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.416           | 0.416   |
| 76548       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.515           | 0.515   |
| 76549       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.444           | 0.444   |
| 76550       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.382           | 0.382   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 76554       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.823           | 0.823   |
| 76556       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.932           | 0.932   |
| 76557       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.675           | 0.675   |
| 76559       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.505           | 0.505   |
| 76561       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.517           | 0.517   |
| 76565       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.281           | 0.281   |
| 76566       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.346           | 0.346   |
| 76567       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.036           | 1.036   |
| 76569       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.959           | 0.959   |
| 76570       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.939           | 0.939   |
| 76571       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.732           | 0.732   |
| 76574       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.189           | 1.189   |
| 76577       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.082           | 1.082   |
| 76578       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.162           | 1.162   |
| 76579       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.794           | 0.794   |
| 76621       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.461           | 0.461   |
| 76622       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.405           | 0.405   |
| 76624       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.603           | 0.603   |
| 76626       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.476           | 0.476   |
| 76627       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.311           | 0.311   |
| 76629       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.865           | 0.865   |
| 76630       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.704           | 0.704   |
| 76631       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.457           | 0.457   |
| 76632       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.742           | 0.742   |
| 76633       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.448           | 0.448   |
| 76634       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.355           | 0.355   |
| 76635       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.682           | 0.682   |
| 76636       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.340           | 0.340   |
| 76637       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.304           | 0.304   |
| 76638       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.511           | 0.511   |
| 76639       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.608           | 0.608   |
| 76640       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.484           | 0.484   |
| 76641       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.483           | 0.483   |
| 76642       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.802           | 0.802   |
| 76643       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.584           | 0.584   |
| 76645       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.411           | 0.411   |
| 76648       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.566           | 0.566   |
| 76649       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.253           | 0.253   |
| 76651       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.405           | 0.405   |
| 76652       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.245           | 0.245   |
| 76653       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.788           | 0.788   |
| 76655       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.664           | 0.664   |
| 76656       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.829           | 0.829   |
| 76657       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.592           | 0.592   |
| 76660       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.492           | 0.492   |
| 76661       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.820           | 0.820   |
| 76664       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.728           | 0.728   |
| 76665       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.282           | 0.282   |
| 76666       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.465           | 0.465   |
| 76667       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.714           | 0.714   |
| 76670       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.413           | 0.413   |
| 76671       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.291           | 0.291   |
| 76673       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.599           | 0.599   |
| 76676       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.522           | 0.522   |
| 76678       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.689           | 0.689   |
| 76679       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.577           | 0.577   |
| 76680       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.914           | 0.914   |
| 76681       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.635           | 0.635   |
| 76682       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.735           | 0.735   |
| 76685       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.730           | 0.730   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 76686       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.686           | 0.686   |
| 76687       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.816           | 0.816   |
| 76689       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.417           | 0.417   |
| 76690       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.225           | 0.225   |
| 76691       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.480           | 0.480   |
| 76692       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.370           | 0.370   |
| 76693       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.630           | 0.630   |
| 76701       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.457           | 0.457   |
| 76704       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.444           | 0.444   |
| 76705       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.519           | 0.519   |
| 76706       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.611           | 0.611   |
| 76707       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.441           | 0.441   |
| 76708       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.434           | 0.434   |
| 76710       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.462           | 0.462   |
| 76711       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.456           | 0.456   |
| 76712       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.518           | 0.518   |
| 76801       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.180           | 0.180   |
| 76802       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.183           | 0.183   |
| 76820       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.354           | 0.354   |
| 76821       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.119           | 0.119   |
| 76823       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.178           | 0.178   |
| 76825       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.230           | 0.230   |
| 76827       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.199           | 0.199   |
| 76828       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.141           | 0.141   |
| 76831       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.383           | 0.383   |
| 76832       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.296           | 0.296   |
| 76834       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.138           | 0.138   |
| 76836       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.187           | 0.187   |
| 76837       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.169           | 0.169   |
| 76841       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.184           | 0.184   |
| 76842       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.290           | 0.290   |
| 76844       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.282           | 0.282   |
| 76845       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.175           | 0.175   |
| 76848       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.231           | 0.231   |
| 76849       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.229           | 0.229   |
| 76852       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.194           | 0.194   |
| 76853       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.318           | 0.318   |
| 76854       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.238           | 0.238   |
| 76856       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.290           | 0.290   |
| 76857       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.162           | 0.162   |
| 76858       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.206           | 0.206   |
| 76859       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.200           | 0.200   |
| 76861       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.106           | 0.106   |
| 76862       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.169           | 0.169   |
| 76864       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.235           | 0.235   |
| 76865       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.101           | 0.101   |
| 76866       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.140           | 0.140   |
| 76869       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.324           | 0.324   |
| 76870       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.255           | 0.255   |
| 76871       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.257           | 0.257   |
| 76872       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.221           | 0.221   |
| 76873       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.180           | 0.180   |
| 76874       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.206           | 0.206   |
| 76875       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.119           | 0.119   |
| 76877       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.260           | 0.260   |
| 76878       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.166           | 0.166   |
| 76882       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.128           | 0.128   |
| 76883       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.218           | 0.218   |
| 76884       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.150           | 0.150   |
| 76885       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.323           | 0.323   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 76887       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.267           | 0.267   |
| 76888       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.162           | 0.162   |
| 76890       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.199           | 0.199   |
| 76901       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.087           | 0.087   |
| 76903       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.084           | 0.084   |
| 76904       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.114           | 0.114   |
| 76905       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.099           | 0.099   |
| 76908       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.085           | 0.085   |
| 76909       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.080           | 0.080   |
| 76930       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.083           | 0.083   |
| 76932       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.064           | 0.064   |
| 76933       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.092           | 0.092   |
| 76934       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.083           | 0.083   |
| 76935       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.130           | 0.130   |
| 76936       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.125           | 0.125   |
| 76937       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.121           | 0.121   |
| 76940       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.115           | 0.115   |
| 76941       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.086           | 0.086   |
| 76943       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.087           | 0.087   |
| 76945       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.080           | 0.080   |
| 76950       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.153           | 0.153   |
| 76951       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.069           | 0.069   |
| 76955       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.134           | 0.134   |
| 76957       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.110           | 0.110   |
| 76958       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.083           | 0.083   |
| 77002       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.510                         |                               |                               |                                |                 | 6.510   |
| 77003       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.963                         |                               |                               |                                |                 | 6.963   |
| 77004       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.378                         | 6.960                         |                               |                               |                                |                 | 7.378   |
| 77005       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.686                         |                               |                               |                                |                 | 6.686   |
| 77006       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.706                         |                               |                               |                                |                 | 6.706   |
| 77007       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.228                         |                               |                               |                                |                 | 6.228   |
| 77008       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.979                         |                               |                               |                                |                 | 5.979   |
| 77009       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.175                         |                               |                               |                                |                 | 6.175   |
| 77010       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.486                         |                               |                               |                                |                 | 6.486   |
| 77011       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.627                         | 7.253                         |                               |                               |                                |                 | 7.627   |
| 77012       |                               |                                 |                               |                               |                               |                             |                              | 8.422                         | 8.150                         |                               |                               |                               |                                |                 | 8.422   |
| 77013       |                               |                                 |                               |                               |                               |                             |                              | 7.490                         | 6.899                         |                               |                               |                               |                                |                 | 7.490   |
| 77014       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.884                         |                               |                                |                 | 4.884   |
| 77015       |                               |                                 |                               |                               |                               | 9.726                       | 8.034                        | 7.049                         |                               |                               |                               |                               |                                |                 | 9.726   |
| 77016       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.650                         |                               |                               |                                |                 | 5.650   |
| 77017       |                               |                                 |                               |                               |                               |                             | 8.133                        | 8.131                         |                               |                               |                               |                               |                                |                 | 8.133   |
| 77018       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.704                         |                               |                               |                                |                 | 5.704   |
| 77019       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.352                         |                               |                               |                                |                 | 6.352   |
| 77020       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.186                         | 6.862                         |                               |                               |                                |                 | 7.186   |
| 77021       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.410                         | 7.186                         |                               |                               |                                |                 | 7.410   |
| 77022       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.796                         |                               |                               |                                |                 | 5.796   |
| 77023       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.614                         | 7.232                         |                               |                               |                                |                 | 7.614   |
| 77024       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.106                         | 5.825                         |                               |                                |                 | 6.106   |
| 77025       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.065                         |                               |                               |                                |                 | 7.065   |
| 77026       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.373                         |                               |                               |                                |                 | 6.373   |
| 77027       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.547                         |                               |                               |                                |                 | 6.547   |
| 77028       |                               |                                 |                               |                               |                               |                             |                              |                               | 6.356                         | 6.069                         |                               |                               |                                |                 | 6.356   |
| 77029       |                               |                                 |                               |                               |                               |                             | 7.699                        | 7.616                         |                               |                               |                               |                               |                                |                 | 7.699   |
| 77030       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.885                         |                               |                               |                                |                 | 6.885   |
| 77031       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.794                         |                               |                                |                 | 6.794   |
| 77032       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.549                         | 5.529                         |                               |                                |                 | 5.549   |
| 77033       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.515                         | 7.295                         |                               |                               |                                |                 | 7.515   |
| 77034       |                               |                                 |                               |                               |                               |                             | 9.275                        | 8.564                         |                               |                               |                               |                               |                                |                 | 9.275   |
| 77035       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.106                         | 7.219                         |                               |                                |                 | 7.219   |
| 77036       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.559                         | 6.514                         |                               |                                |                 | 6.559   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 77037       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.482                         | 5.403                         |                               |                                |                 | 5.482   |
| 77038       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.423                         | 5.303                         |                               |                                |                 | 5.423   |
| 77039       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.548                         |                               |                               |                                |                 | 5.548   |
| 77040       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.323                         |                               |                                |                 | 5.323   |
| 77041       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.091                         |                               |                                |                 | 5.091   |
| 77042       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.976                         |                               |                                |                 | 5.976   |
| 77043       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.256                         |                               |                                |                 | 5.256   |
| 77044       |                               |                                 |                               |                               |                               |                             |                              |                               | 6.981                         | 6.308                         |                               |                               |                                |                 | 6.981   |
| 77045       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.583                         |                               |                               |                                |                 | 7.583   |
| 77046       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.558                         |                               |                               |                                |                 | 6.558   |
| 77047       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.993                         | 8.260                         |                               |                               |                                |                 | 8.993   |
| 77048       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.325                         | 8.095                         |                               |                               |                                |                 | 8.325   |
| 77049       |                               |                                 |                               |                               |                               |                             |                              | 8.719                         | 7.288                         |                               |                               |                               |                                |                 | 8.719   |
| 77050       |                               |                                 |                               |                               |                               |                             |                              |                               | 5.662                         | 5.423                         |                               |                               |                                |                 | 5.662   |
| 77051       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.458                         |                               |                               |                                |                 | 7.458   |
| 77053       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 8.608                         |                               |                               |                                |                 | 8.608   |
| 77054       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.215                         |                               |                               |                                |                 | 7.215   |
| 77055       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.004                         | 5.797                         |                               |                                |                 | 6.004   |
| 77056       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.404                         |                               |                               |                                |                 | 6.404   |
| 77057       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.441                         | 6.147                         |                               |                                |                 | 6.441   |
| 77058       |                               |                                 |                               |                               |                               | 13.060                      | 11.424                       |                               |                               |                               |                               |                               |                                |                 | 13.060  |
| 77059       |                               |                                 |                               |                               |                               | 11.241                      | 10.252                       |                               |                               |                               |                               |                               |                                |                 | 11.241  |
| 77060       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.568                         | 5.380                         |                               |                                |                 | 5.568   |
| 77061       |                               |                                 |                               |                               |                               |                             |                              | 8.175                         | 8.243                         |                               |                               |                               |                                |                 | 8.243   |
| 77062       |                               |                                 |                               |                               |                               |                             | 10.282                       |                               |                               |                               |                               |                               |                                |                 | 10.282  |
| 77063       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.504                         | 6.427                         |                               |                                |                 | 6.504   |
| 77064       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.963                         |                               |                                |                 | 4.963   |
| 77065       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.679                         |                               |                                |                 | 4.679   |
| 77066       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.890                         |                               |                                |                 | 4.890   |
| 77067       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.119                         |                               |                                |                 | 5.119   |
| 77068       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.524                         |                               |                                |                 | 4.524   |
| 77069       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.686                         |                               |                                |                 | 4.686   |
| 77070       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.423                         |                               |                                |                 | 4.423   |
| 77071       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.979                         | 6.958                         |                               |                                |                 | 6.979   |
| 77072       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.160                         |                               |                                |                 | 6.160   |
| 77073       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.009                         |                               |                                |                 | 5.009   |
| 77074       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.677                         | 6.669                         |                               |                                |                 | 6.677   |
| 77075       |                               |                                 |                               |                               |                               |                             |                              | 8.465                         | 8.600                         |                               |                               |                               |                                |                 | 8.600   |
| 77076       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.601                         |                               |                               |                                |                 | 5.601   |
| 77077       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.434                         |                               |                                |                 | 5.434   |
| 77078       |                               |                                 |                               |                               |                               |                             |                              |                               | 6.010                         | 5.581                         |                               |                               |                                |                 | 6.010   |
| 77079       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.274                         |                               |                                |                 | 5.274   |
| 77080       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.637                         |                               |                                |                 | 5.637   |
| 77081       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.698                         |                               |                               |                                |                 | 6.698   |
| 77082       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.635                         |                               |                                |                 | 5.635   |
| 77083       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.102                         |                               |                                |                 | 6.102   |
| 77084       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.054                         |                               |                                |                 | 5.054   |
| 77085       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.433                         | 7.226                         |                               |                                |                 | 7.433   |
| 77086       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.137                         |                               |                                |                 | 5.137   |
| 77087       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.705                         |                               |                               |                               |                                |                 | 7.705   |
| 77088       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.413                         | 5.382                         |                               |                                |                 | 5.413   |
| 77089       |                               |                                 |                               |                               |                               |                             |                              | 8.936                         |                               |                               |                               |                               |                                |                 | 8.936   |
| 77090       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.702                         |                               |                                |                 | 4.702   |
| 77091       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.540                         | 5.512                         |                               |                                |                 | 5.540   |
| 77092       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.773                         | 5.624                         |                               |                                |                 | 5.773   |
| 77093       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.665                         |                               |                               |                                |                 | 5.665   |
| 77094       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.353                         |                               |                                |                 | 5.353   |
| 77095       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.924                         |                               |                                |                 | 4.924   |
| 77096       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.804                         |                               |                               |                                |                 | 6.804   |
| 77098       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.584                         |                               |                               |                                |                 | 6.584   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 77099       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.421                         |                               |                                |                 | 6.421   |
| 77301       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.142                         |                                |                 | 3.142   |
| 77302       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.742                         | 3.332                         |                                |                 | 3.742   |
| 77303       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.291                         |                                |                 | 3.291   |
| 77304       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.103                         |                                |                 | 3.103   |
| 77306       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.810                         | 3.475                         |                                |                 | 3.810   |
| 77316       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.271                         | 3.101                          |                 | 3.271   |
| 77318       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.378                         |                                |                 | 3.378   |
| 77320       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.861                          |                 | 1.861   |
| 77327       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 4.410                         | 3.841                         | 3.484                         |                                |                 | 4.410   |
| 77328       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.629                         | 3.092                         |                                |                 | 3.629   |
| 77331       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.119                         | 4.363                          |                 | 4.363   |
| 77335       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.096                         |                                |                 | 3.096   |
| 77336       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.388                         | 4.600                         |                               |                                |                 | 6.388   |
| 77338       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.086                         | 4.682                         |                               |                                |                 | 5.086   |
| 77339       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.062                         | 4.516                         |                               |                                |                 | 5.062   |
| 77340       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.326                         | 2.039                          |                 | 2.326   |
| 77345       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.723                         | 4.732                         |                               |                                |                 | 5.723   |
| 77346       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.077                         |                               |                               |                                |                 | 6.077   |
| 77351       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.974                         | 2.242                          |                 | 2.974   |
| 77354       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.411                         |                                |                 | 3.411   |
| 77355       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.454                         |                                |                 | 3.454   |
| 77356       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.135                         | 2.267                          |                 | 3.135   |
| 77357       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.007                         | 4.089                         |                               |                                |                 | 5.007   |
| 77358       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.541                         | 2.155                          |                 | 2.541   |
| 77359       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 1.892                         | 2.088                          |                 | 2.088   |
| 77360       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.235                          |                 | 2.235   |
| 77362       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.654                         |                                |                 | 3.654   |
| 77363       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.104                         | 3.034                          |                 | 3.104   |
| 77364       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.826                         | 2.804                          |                 | 2.826   |
| 77365       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.095                         |                               |                                |                 | 4.095   |
| 77371       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.230                         |                                |                 | 3.230   |
| 77372       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.798                         |                               |                                |                 | 3.798   |
| 77373       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.132                         |                               |                                |                 | 4.132   |
| 77374       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.482                         |                               |                                |                 | 3.482   |
| 77375       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.131                         | 3.883                         |                                |                 | 4.131   |
| 77376       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.188                         | 3.187                         |                                |                 | 3.188   |
| 77377       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.228                         | 4.246                         |                                |                 | 4.246   |
| 77378       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.826                         |                                |                 | 2.826   |
| 77379       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.249                         |                               |                                |                 | 4.249   |
| 77380       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.713                         | 3.638                         |                                |                 | 3.713   |
| 77381       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.646                         | 3.501                         |                                |                 | 3.646   |
| 77382       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.336                         |                                |                 | 3.336   |
| 77384       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.292                         |                                |                 | 3.292   |
| 77385       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.735                         | 3.443                         |                                |                 | 3.735   |
| 77386       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 4.758                         | 3.922                         |                               |                                |                 | 4.758   |
| 77388       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.142                         |                               |                                |                 | 4.142   |
| 77389       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.848                         | 3.620                         |                                |                 | 3.848   |
| 77396       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.268                         |                               |                               |                                |                 | 5.268   |
| 77399       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.666                         |                                |                 | 2.666   |
| 77401       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.742                         |                               |                               |                                |                 | 6.742   |
| 77406       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.441                         | 7.131                         |                                |                 | 7.441   |
| 77407       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.736                         | 6.831                         |                                |                 | 6.831   |
| 77412       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 4.556                          |                 | 4.556   |
| 77414       | 30.929                        | 30.355                          | 29.400                        | 25.279                        | 22.611                        | 19.954                      | 15.558                       | 10.220                        | 9.571                         | 9.306                         | 8.549                         |                               |                                |                 | 30.929  |
| 77417       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 8.657                         |                                |                 | 8.657   |
| 77418       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.531                         | 3.660                          |                 | 4.531   |
| 77419       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 8.423                         |                               |                               |                                |                 | 8.423   |
| 77420       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 9.672                         | 9.248                         | 8.210                         |                                |                 | 9.672   |
| 77422       | 30.550                        | 28.944                          | 26.495                        | 25.080                        | 23.842                        | 18.585                      | 10.682                       | 8.269                         | 7.568                         | 7.981                         |                               |                               |                                |                 | 30.550  |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 77423       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.905                         |                                |                 | 5.905   |
| 77426       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.456                          |                 | 3.456   |
| 77428       |                               |                                 |                               |                               |                               |                             |                              | 12.205                        |                               |                               |                               |                               |                                |                 | 12.205  |
| 77429       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.403                         | 4.666                         |                                |                 | 4.666   |
| 77430       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 9.569                         | 8.642                         |                               |                                |                 | 9.569   |
| 77433       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.203                         | 5.685                         |                                |                 | 5.685   |
| 77434       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 6.433                         | 5.485                          |                 | 6.433   |
| 77435       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 7.717                         |                                |                 | 7.717   |
| 77436       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 7.462                         |                                |                 | 7.462   |
| 77437       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 9.993                         | 8.396                         |                                |                 | 9.993   |
| 77441       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 7.392                         |                                |                 | 7.392   |
| 77442       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.550                         | 4.291                          |                 | 5.550   |
| 77444       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 10.349                        |                               |                                |                 | 10.349  |
| 77445       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.485                         | 3.700                          |                 | 4.485   |
| 77447       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.840                         |                                |                 | 4.840   |
| 77448       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 8.005                         |                                |                 | 8.005   |
| 77449       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.583                         | 5.981                         |                                |                 | 5.981   |
| 77450       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.722                         | 5.994                         |                                |                 | 5.994   |
| 77451       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 8.087                         |                                |                 | 8.087   |
| 77454       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 6.479                         |                                |                 | 6.479   |
| 77455       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 10.476                        | 9.649                         | 7.159                         |                                |                 | 10.476  |
| 77456       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 9.518                         |                               |                               |                                |                 | 9.518   |
| 77457       | 30.929                        | 30.355                          | 29.400                        | 25.279                        | 22.611                        | 19.954                      | 15.558                       | 10.220                        | 9.571                         | 9.306                         | 8.549                         |                               |                                |                 | 30.929  |
| 77458       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 8.532                         |                               |                               |                                |                 | 8.532   |
| 77459       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 9.905                         | 8.649                         |                               |                                |                 | 9.905   |
| 77461       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 9.932                         | 9.291                         |                                |                 | 9.932   |
| 77465       | 30.869                        | 30.753                          | 31.343                        |                               |                               | 22.327                      | 17.933                       | 13.653                        | 11.219                        | 9.530                         |                               |                               |                                |                 | 31.343  |
| 77466       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.915                         |                                |                 | 5.915   |
| 77468       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.726                         |                               |                                |                 | 6.726   |
| 77469       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 9.182                         | 9.036                         |                                |                 | 9.182   |
| 77470       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 4.125                          |                 | 4.125   |
| 77471       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 8.525                         | 8.429                         |                                |                 | 8.525   |
| 77474       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.398                         | 4.909                          |                 | 5.398   |
| 77475       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.226                          |                 | 3.226   |
| 77477       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.040                         |                               |                                |                 | 7.040   |
| 77478       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.057                         |                               |                                |                 | 7.057   |
| 77479       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.871                         |                               |                                |                 | 7.871   |
| 77480       |                               |                                 |                               |                               |                               |                             |                              | 7.579                         | 7.348                         | 7.501                         | 6.528                         |                               |                                |                 | 7.579   |
| 77482       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 8.082                         | 7.061                         |                               |                                |                 | 8.082   |
| 77484       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.701                         | 3.267                          |                 | 4.701   |
| 77485       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 6.760                         | 5.743                          |                 | 6.760   |
| 77486       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.128                         | 8.531                         |                               |                               |                                |                 | 8.531   |
| 77488       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 9.469                         | 8.295                         |                                |                 | 9.469   |
| 77489       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.891                         | 7.567                         |                               |                                |                 | 7.891   |
| 77493       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 6.305                         |                                |                 | 6.305   |
| 77494       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.282                         | 6.326                         |                                |                 | 6.326   |
| 77498       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.871                         |                               |                                |                 | 6.871   |
| 77502       |                               |                                 |                               |                               |                               |                             | 8.238                        | 8.013                         |                               |                               |                               |                               |                                |                 | 8.238   |
| 77503       |                               |                                 |                               |                               |                               |                             | 8.741                        | 8.742                         |                               |                               |                               |                               |                                |                 | 8.742   |
| 77504       |                               |                                 |                               |                               |                               |                             | 8.524                        | 8.341                         |                               |                               |                               |                               |                                |                 | 8.524   |
| 77505       |                               |                                 |                               |                               |                               |                             | 9.144                        |                               |                               |                               |                               |                               |                                |                 | 9.144   |
| 77506       |                               |                                 |                               |                               |                               |                             |                              | 8.367                         |                               |                               |                               |                               |                                |                 | 8.367   |
| 77507       |                               |                                 |                               | 17.706                        | 17.980                        | 14.964                      | 10.332                       |                               |                               |                               |                               |                               |                                |                 | 17.980  |
| 77510       |                               |                                 |                               |                               |                               |                             | 9.914                        | 10.369                        |                               |                               |                               |                               |                                |                 | 10.369  |
| 77511       |                               |                                 |                               |                               |                               | 27.412                      | 19.565                       | 12.069                        | 9.894                         | 10.174                        |                               |                               |                                |                 | 27.412  |
| 77514       | 22.304                        | 20.527                          | 18.804                        | 17.349                        | 16.261                        | 13.864                      | 10.830                       | 10.220                        | 9.698                         | 9.478                         |                               |                               |                                |                 | 22.304  |
| 77515       |                               |                                 |                               |                               |                               |                             | 14.294                       | 11.543                        | 9.636                         | 10.135                        |                               |                               |                                |                 | 14.294  |
| 77517       |                               |                                 |                               |                               |                               |                             | 8.925                        | 10.196                        | 10.430                        |                               |                               |                               |                                |                 | 10.430  |
| 77518       | 26.076                        | 24.674                          | 23.518                        | 17.656                        | 15.365                        |                             |                              |                               |                               |                               |                               |                               |                                |                 | 26.076  |
| 77519       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.376                         | 4.753                         |                               |                                |                 | 5.376   |

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|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 77520       |                               |                                 |                               | 13.945                        | 13.389                        | 12.011                      | 10.841                       |                               |                               |                               |                               |                               |                                |                 | 13.945  |
| 77521       |                               |                                 |                               |                               |                               | 9.921                       | 9.320                        | 9.037                         |                               |                               |                               |                               |                                |                 | 9.921   |
| 77523       | 18.708                        | 17.898                          | 17.116                        | 16.646                        | 15.029                        | 11.508                      | 7.783                        |                               |                               |                               |                               |                               |                                |                 | 18.708  |
| 77530       |                               |                                 |                               |                               |                               |                             | 10.644                       | 9.034                         |                               |                               |                               |                               |                                |                 | 10.644  |
| 77531       |                               |                                 |                               |                               |                               |                             | 10.150                       | 9.534                         |                               |                               |                               |                               |                                |                 | 10.150  |
| 77532       |                               |                                 |                               |                               |                               |                             |                              | 9.132                         | 8.182                         | 7.661                         |                               |                               |                                |                 | 9.132   |
| 77533       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.087                         |                               |                               |                                |                 | 6.087   |
| 77534       |                               |                                 |                               |                               |                               |                             | 14.996                       | 13.131                        | 11.002                        | 11.411                        |                               |                               |                                |                 | 14.996  |
| 77535       |                               |                                 |                               |                               |                               | 12.356                      | 8.709                        | 8.130                         | 7.894                         | 6.169                         | 4.566                         |                               |                                |                 | 12.356  |
| 77536       |                               |                                 |                               |                               |                               | 10.773                      | 9.528                        |                               |                               |                               |                               |                               |                                |                 | 10.773  |
| 77538       |                               |                                 |                               |                               |                               |                             | 9.325                        | 10.207                        | 10.413                        | 7.868                         |                               |                               |                                |                 | 10.413  |
| 77539       | 28.001                        | 25.335                          | 21.987                        | 20.638                        | 19.129                        | 15.288                      | 9.585                        | 9.859                         |                               |                               |                               |                               |                                |                 | 28.001  |
| 77541       | 33.539                        | 32.767                          | 30.774                        | 28.966                        | 27.228                        | 21.464                      | 17.671                       | 13.719                        |                               |                               |                               |                               |                                |                 | 33.539  |
| 77545       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 9.539                         |                               |                               |                                |                 | 9.539   |
| 77546       |                               |                                 |                               |                               |                               |                             | 8.574                        | 7.904                         |                               |                               |                               |                               |                                |                 | 8.574   |
| 77547       |                               |                                 |                               |                               |                               |                             |                              | 8.353                         | 8.128                         |                               |                               |                               |                                |                 | 8.353   |
| 77550       | 31.768                        | 30.622                          | 28.689                        | 28.001                        | 30.113                        | 30.145                      |                              |                               |                               |                               |                               |                               |                                |                 | 31.768  |
| 77551       | 26.379                        | 25.878                          | 25.196                        | 24.801                        | 24.464                        | 24.241                      |                              |                               |                               |                               |                               |                               |                                |                 | 26.379  |
| 77554       | 34.628                        | 34.343                          | 33.273                        | 30.770                        | 28.445                        | 26.395                      | 24.973                       |                               |                               |                               |                               |                               |                                |                 | 34.628  |
| 77560       |                               |                                 |                               |                               |                               |                             | 7.213                        |                               |                               |                               |                               |                               |                                |                 | 7.213   |
| 77562       |                               |                                 |                               |                               |                               |                             | 9.658                        | 9.825                         |                               |                               |                               |                               |                                |                 | 9.825   |
| 77563       |                               |                                 |                               |                               |                               | 25.727                      | 20.829                       | 13.070                        |                               |                               |                               |                               |                                |                 | 25.727  |
| 77564       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.939                         | 5.121                         |                               |                                |                 | 5.939   |
| 77565       | 17.722                        | 16.622                          | 15.312                        | 15.447                        | 14.520                        | 13.886                      |                              |                               |                               |                               |                               |                               |                                |                 | 17.722  |
| 77566       |                               |                                 |                               |                               |                               |                             | 8.995                        | 8.978                         | 9.902                         |                               |                               |                               |                                |                 | 9.902   |
| 77568       |                               | 27.930                          | 27.806                        | 27.507                        | 27.280                        | 21.020                      | 16.858                       |                               |                               |                               |                               |                               |                                |                 | 27.930  |
| 77571       | 21.222                        | 19.610                          | 18.256                        | 17.528                        | 16.095                        | 13.520                      | 11.264                       |                               |                               |                               |                               |                               |                                |                 | 21.222  |
| 77573       |                               | 16.302                          | 15.719                        | 16.218                        | 14.864                        | 11.493                      | 8.958                        | 8.903                         |                               |                               |                               |                               |                                |                 | 16.302  |
| 77575       |                               |                                 |                               |                               |                               |                             | 8.685                        | 8.155                         | 7.438                         | 6.223                         | 4.738                         |                               |                                |                 | 8.685   |
| 77577       |                               |                                 |                               |                               |                               |                             |                              | 12.695                        | 10.645                        | 11.092                        |                               |                               |                                |                 | 12.695  |
| 77578       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.479                         | 8.652                         |                               |                               |                                |                 | 8.652   |
| 77581       |                               |                                 |                               |                               |                               |                             |                              | 7.243                         | 6.887                         | 6.878                         |                               |                               |                                |                 | 7.243   |
| 77582       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.384                         |                               |                               |                               |                                |                 | 8.384   |
| 77583       |                               |                                 |                               |                               |                               |                             |                              |                               | 11.048                        | 9.824                         | 8.574                         |                               |                                |                 | 11.048  |
| 77584       |                               |                                 |                               |                               |                               |                             |                              | 7.588                         | 7.602                         | 7.145                         |                               |                               |                                |                 | 7.602   |
| 77585       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 3.895                         | 3.444                         |                                |                 | 3.895   |
| 77586       | 31.471                        | 27.966                          | 23.972                        | 23.029                        | 21.830                        | 17.749                      |                              |                               |                               |                               |                               |                               |                                |                 | 31.471  |
| 77587       |                               |                                 |                               |                               |                               |                             |                              | 8.007                         |                               |                               |                               |                               |                                |                 | 8.007   |
| 77590       | 30.951                        | 29.757                          | 26.502                        | 24.415                        | 23.263                        | 18.614                      |                              |                               |                               |                               |                               |                               |                                |                 | 30.951  |
| 77591       |                               |                                 |                               |                               |                               | 13.388                      | 10.690                       |                               |                               |                               |                               |                               |                                |                 | 13.388  |
| 77597       |                               |                                 |                               |                               |                               | 10.509                      | 8.271                        | 8.214                         |                               |                               |                               |                               |                                |                 | 10.509  |
| 77598       |                               |                                 |                               |                               |                               | 11.636                      | 10.830                       | 9.413                         |                               |                               |                               |                               |                                |                 | 11.636  |
| 77611       |                               |                                 |                               |                               |                               |                             |                              |                               | 17.099                        | 12.752                        |                               |                               |                                |                 | 17.099  |
| 77612       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.059                         | 4.402                         |                                |                 | 5.059   |
| 77613       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.158                         | 6.837                         |                               |                                |                 | 7.158   |
| 77614       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.828                         | 4.649                         |                                |                 | 4.828   |
| 77616       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.061                         |                                |                 | 3.061   |
| 77617       | 29.041                        | 29.336                          | 30.012                        | 28.130                        | 22.000                        | 20.408                      |                              |                               |                               |                               |                               |                               |                                |                 | 30.012  |
| 77619       |                               |                                 |                               |                               |                               |                             |                              |                               | 12.053                        |                               |                               |                               |                                |                 | 12.053  |
| 77622       |                               |                                 |                               |                               |                               |                             |                              | 9.677                         | 9.005                         | 8.474                         |                               |                               |                                |                 | 9.677   |
| 77623       | 29.308                        | 28.549                          | 26.285                        | 24.210                        | 22.335                        | 20.529                      |                              |                               |                               |                               |                               |                               |                                |                 | 29.308  |
| 77624       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.944                         | 2.729                          |                 | 2.944   |
| 77625       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.945                         | 4.422                         |                                |                 | 4.945   |
| 77627       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.898                         | 7.811                         |                               |                               |                                |                 | 7.898   |
| 77629       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.372                         |                               |                               |                                |                 | 7.372   |
| 77630       |                               |                                 |                               |                               |                               |                             |                              |                               | 15.233                        | 10.421                        |                               |                               |                                |                 | 15.233  |
| 77632       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.463                         | 5.244                         |                               |                                |                 | 6.463   |
| 77640       | 27.422                        | 26.591                          | 25.425                        | 23.844                        | 21.676                        | 18.671                      | 17.029                       | 15.866                        | 11.858                        |                               |                               |                               |                                |                 | 27.422  |
| 77642       |                               |                                 |                               |                               |                               |                             | 14.684                       | 12.917                        | 13.717                        |                               |                               |                               |                                |                 | 14.684  |
| 77650       | 32.774                        | 32.157                          | 31.058                        | 30.639                        |                               |                             |                              |                               |                               |                               |                               |                               |                                |                 | 32.774  |



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|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 77651       |                               |                                 |                               |                               |                               |                             |                              |                               | 10.250                        | 9.127                         |                               |                               |                                |                 | 10.250  |
| 77655       | 29.308                        | 28.549                          | 26.285                        | 24.210                        | 22.335                        | 20.529                      | 18.000                       |                               |                               |                               |                               |                               |                                |                 | 29.308  |
| 77656       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.896                         | 4.259                         |                                |                 | 4.896   |
| 77657       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.418                         |                               |                                |                 | 5.418   |
| 77659       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.600                         | 5.747                         |                               |                                |                 | 5.747   |
| 77660       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.958                         | 2.837                          |                 | 2.958   |
| 77662       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.052                         | 5.370                         |                               |                                |                 | 7.052   |
| 77664       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.142                         |                                |                 | 3.142   |
| 77665       |                               |                                 |                               |                               |                               | 15.531                      | 13.081                       | 10.857                        | 9.969                         | 8.861                         |                               |                               |                                |                 | 15.531  |
| 77701       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.163                         |                               |                               |                                |                 | 7.163   |
| 77702       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.194                         |                               |                               |                                |                 | 6.194   |
| 77703       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.632                         | 5.184                         |                               |                                |                 | 5.632   |
| 77705       |                               |                                 |                               |                               |                               |                             | 10.553                       | 10.228                        | 9.059                         | 7.911                         |                               |                               |                                |                 | 10.553  |
| 77706       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.271                         | 5.720                         |                               |                                |                 | 6.271   |
| 77707       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.903                         |                               |                               |                                |                 | 6.903   |
| 77708       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.246                         |                               |                                |                 | 5.246   |
| 77713       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.332                         | 6.020                         |                               |                                |                 | 7.332   |
| 77801       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.503           | 1.503   |
| 77802       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.510           | 1.510   |
| 77803       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.526           | 1.526   |
| 77807       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.556           | 1.556   |
| 77808       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.863                          | 1.588           | 1.863   |
| 77830       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.419                          |                 | 2.419   |
| 77831       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.973                          | 1.786           | 1.973   |
| 77833       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.789                          | 2.542           | 2.789   |
| 77835       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.649                          | 2.435           | 2.649   |
| 77836       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.465           | 1.465   |
| 77837       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.961           | 0.961   |
| 77840       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.529           | 1.529   |
| 77845       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.897                          | 1.658           | 1.897   |
| 77853       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.565           | 1.565   |
| 77856       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.941           | 0.941   |
| 77857       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.089           | 1.089   |
| 77859       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.160           | 1.160   |
| 77861       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.932                          | 1.792           | 1.932   |
| 77864       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.683                          | 1.712           | 1.712   |
| 77865       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.998           | 0.998   |
| 77868       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.117                         | 2.870                          |                 | 3.117   |
| 77871       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.328           | 1.328   |
| 77872       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.752           | 1.752   |
| 77873       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 2.083           | 2.083   |
| 77879       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.310                          | 1.914           | 2.310   |
| 77880       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.117                          |                 | 3.117   |
| 77901       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.706                         | 6.303                         |                                |                 | 6.706   |
| 77904       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.106                         | 6.268                         |                                |                 | 7.106   |
| 77905       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 9.217                         | 7.738                         | 6.220                         |                                |                 | 9.217   |
| 77950       |                               |                                 |                               |                               |                               |                             |                              |                               | 12.039                        |                               |                               |                               |                                |                 | 12.039  |
| 77951       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 8.918                         |                               |                                |                 | 8.918   |
| 77954       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.099                         | 3.591                          |                 | 4.099   |
| 77957       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 13.210                        | 8.741                         | 6.333                         |                                |                 | 13.210  |
| 77961       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 10.888                        |                               |                               |                                |                 | 10.888  |
| 77962       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 10.250                        | 9.109                         | 6.748                         |                                |                 | 10.250  |
| 77963       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.418                         | 6.034                         |                                |                 | 7.418   |
| 77964       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.993                         | 3.485                          |                 | 3.993   |
| 77968       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 8.165                         | 6.668                         |                                |                 | 8.165   |
| 77970       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 10.397                        |                               |                               |                                |                 | 10.397  |
| 77971       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 11.259                        | 10.329                        |                               |                                |                 | 11.259  |
| 77974       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.492                         |                                |                 | 4.492   |
| 77975       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.385                          |                 | 3.385   |
| 77979       |                               |                                 |                               |                               |                               | 22.216                      | 16.727                       | 16.135                        | 12.471                        | 10.499                        | 7.937                         |                               |                                |                 | 22.216  |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 77982       |                               |                                 |                               |                               |                               | 22.845                      | 21.833                       |                               |                               |                               |                               |                               |                                |                 | 22.845  |
| 77983       |                               |                                 |                               |                               |                               | 18.998                      | 16.035                       | 11.064                        | 9.753                         |                               |                               |                               |                                |                 | 18.998  |
| 77984       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.480                          |                 | 3.480   |
| 77988       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 7.522                         |                               |                                |                 | 7.522   |
| 77990       |                               |                                 |                               |                               |                               |                             |                              | 12.959                        | 10.359                        | 8.562                         | 6.651                         |                               |                                |                 | 12.959  |
| 77991       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 10.565                        |                               |                                |                 | 10.565  |
| 77994       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.434                          |                 | 3.434   |
| 77995       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.316                         | 3.591                          |                 | 4.316   |
| 78002       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.054           | 1.054   |
| 78003       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.459           | 0.459   |
| 78004       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.625           | 0.625   |
| 78005       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.228           | 1.228   |
| 78006       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.576           | 0.576   |
| 78007       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.760                          | 2.169           | 2.760   |
| 78008       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.694                          | 2.320           | 2.694   |
| 78009       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.829           | 0.829   |
| 78010       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.462           | 0.462   |
| 78011       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.656           | 1.656   |
| 78012       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.338                          | 2.172           | 2.338   |
| 78013       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.526           | 0.526   |
| 78014       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.630           | 1.630   |
| 78015       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.591           | 0.591   |
| 78016       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.941           | 0.941   |
| 78017       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.929           | 0.929   |
| 78019       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.140           | 1.140   |
| 78021       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.642           | 1.642   |
| 78022       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.155                         | 3.437                          |                 | 4.155   |
| 78023       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.518           | 0.518   |
| 78024       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.272           | 0.272   |
| 78025       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.270           | 0.270   |
| 78026       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.462                          | 1.979           | 2.462   |
| 78027       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.652           | 0.652   |
| 78028       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.354           | 0.354   |
| 78039       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.915           | 0.915   |
| 78040       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.874           | 0.874   |
| 78041       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.012                          | 1.650           | 2.012   |
| 78043       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.249           | 1.249   |
| 78045       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.876           | 0.876   |
| 78046       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.978           | 0.978   |
| 78050       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.770           | 1.770   |
| 78052       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.017           | 1.017   |
| 78055       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.310           | 0.310   |
| 78056       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.502           | 0.502   |
| 78057       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.004           | 1.004   |
| 78058       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.304           | 0.304   |
| 78059       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.993           | 0.993   |
| 78061       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.970           | 0.970   |
| 78063       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.472           | 0.472   |
| 78064       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 2.029           | 2.029   |
| 78065       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.339           | 1.339   |
| 78066       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.629           | 0.629   |
| 78067       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.160           | 1.160   |
| 78069       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.135           | 1.135   |
| 78070       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.676           | 0.676   |
| 78071       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.179                         | 3.375                          |                 | 4.179   |
| 78072       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.504                          | 1.911           | 2.504   |
| 78073       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.169           | 1.169   |
| 78075       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.846                          |                 | 2.846   |
| 78076       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.917                          | 1.654           | 1.917   |
| 78101       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.532           | 1.532   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78102       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.779                         | 5.730                         | 4.221                          |                 | 6.779   |
| 78108       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.305           | 1.305   |
| 78109       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.307           | 1.307   |
| 78111       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.268                          |                 | 3.268   |
| 78112       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.610           | 1.610   |
| 78113       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.749                          | 2.372           | 2.749   |
| 78114       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.646                          | 2.153           | 2.646   |
| 78116       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.974                          |                 | 2.974   |
| 78117       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.062                          |                 | 3.062   |
| 78118       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.237                          |                 | 3.237   |
| 78119       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.312                         | 3.773                          |                 | 4.312   |
| 78121       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.643           | 1.643   |
| 78122       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.999           | 1.999   |
| 78123       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.553           | 1.553   |
| 78124       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.495           | 1.495   |
| 78130       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.345           | 1.345   |
| 78132       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.885           | 0.885   |
| 78133       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.733           | 0.733   |
| 78140       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.667                          | 2.281           | 2.667   |
| 78141       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.144                         | 3.929                          |                 | 4.144   |
| 78142       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.693                         |                                |                 | 4.693   |
| 78145       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.603                          |                 | 3.603   |
| 78146       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.449                         |                                |                 | 4.449   |
| 78147       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 2.545           | 2.545   |
| 78148       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.100           | 1.100   |
| 78150       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.321           | 1.321   |
| 78151       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.228                         | 3.859                          |                 | 4.228   |
| 78152       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.534           | 1.534   |
| 78154       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.250           | 1.250   |
| 78155       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.589           | 1.589   |
| 78159       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.026                          |                 | 3.026   |
| 78160       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.667                          | 2.124           | 2.667   |
| 78161       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.914           | 1.914   |
| 78162       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.593                         |                                |                 | 4.593   |
| 78163       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.668           | 0.668   |
| 78164       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.132                         | 3.686                          |                 | 4.132   |
| 78201       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.726           | 0.726   |
| 78202       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.874           | 0.874   |
| 78203       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.879           | 0.879   |
| 78204       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.820           | 0.820   |
| 78205       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.866           | 0.866   |
| 78206       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.860           | 0.860   |
| 78207       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.755           | 0.755   |
| 78208       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.872           | 0.872   |
| 78209       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.840           | 0.840   |
| 78210       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.992           | 0.992   |
| 78211       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.981           | 0.981   |
| 78212       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.800           | 0.800   |
| 78213       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.717           | 0.717   |
| 78214       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.081           | 1.081   |
| 78215       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.866           | 0.866   |
| 78216       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.775           | 0.775   |
| 78217       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.869           | 0.869   |
| 78218       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.029           | 1.029   |
| 78219       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.083           | 1.083   |
| 78220       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.148           | 1.148   |
| 78221       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.242           | 1.242   |
| 78222       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.326           | 1.326   |
| 78223       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.378           | 1.378   |
| 78224       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.118           | 1.118   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78225       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.942           | 0.942   |
| 78226       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.891           | 0.891   |
| 78227       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.890           | 0.890   |
| 78228       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.715           | 0.715   |
| 78229       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.702           | 0.702   |
| 78230       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.699           | 0.699   |
| 78231       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.694           | 0.694   |
| 78232       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.751           | 0.751   |
| 78233       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.993           | 0.993   |
| 78234       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.876           | 0.876   |
| 78235       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.137           | 1.137   |
| 78236       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.965           | 0.965   |
| 78237       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.731           | 0.731   |
| 78238       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.776           | 0.776   |
| 78239       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.040           | 1.040   |
| 78240       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.660           | 0.660   |
| 78242       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.995           | 0.995   |
| 78244       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.193           | 1.193   |
| 78245       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.817           | 0.817   |
| 78247       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.856           | 0.856   |
| 78248       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.660           | 0.660   |
| 78249       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.638           | 0.638   |
| 78250       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.696           | 0.696   |
| 78251       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.771           | 0.771   |
| 78252       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.988           | 0.988   |
| 78253       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.687           | 0.687   |
| 78254       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.569           | 0.569   |
| 78255       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.529           | 0.529   |
| 78256       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.547           | 0.547   |
| 78257       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.584           | 0.584   |
| 78258       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.642           | 0.642   |
| 78259       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.723           | 0.723   |
| 78260       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.632           | 0.632   |
| 78261       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.715           | 0.715   |
| 78263       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.432           | 1.432   |
| 78264       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.353           | 1.353   |
| 78266       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.804           | 0.804   |
| 78330       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.168                         |                               |                                |                 | 4.168   |
| 78332       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.498                         | 4.946                         |                                |                 | 5.498   |
| 78336       |                               |                                 |                               |                               |                               | 17.539                      | 12.134                       | 9.202                         | 9.337                         |                               |                               |                               |                                |                 | 17.539  |
| 78338       |                               |                                 |                               |                               |                               |                             | 12.772                       | 9.287                         | 5.943                         | 6.366                         | 5.557                         |                               |                                |                 | 12.772  |
| 78339       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.774                         |                               |                                |                 | 4.774   |
| 78340       |                               |                                 |                               |                               |                               |                             |                              |                               | 11.375                        | 9.865                         |                               |                               |                                |                 | 11.375  |
| 78341       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.289                         |                                |                 | 3.289   |
| 78343       |                               |                                 |                               |                               |                               |                             |                              |                               | 6.594                         | 6.010                         | 4.859                         | 4.710                         |                                |                 | 6.594   |
| 78344       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.080                          | 1.830           | 2.080   |
| 78347       |                               |                                 |                               |                               |                               |                             | 7.044                        | 6.604                         | 6.224                         |                               |                               |                               |                                |                 | 7.044   |
| 78349       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.857                         |                                |                 | 3.857   |
| 78350       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.365                         |                                |                 | 4.365   |
| 78351       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.383                         |                               |                                |                 | 5.383   |
| 78352       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.277                         |                               |                                |                 | 5.277   |
| 78353       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.981                         | 4.763                         |                                |                 | 5.981   |
| 78355       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.051                         | 5.030                         |                                |                 | 6.051   |
| 78357       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.300                         | 2.528                          | 2.044           | 3.300   |
| 78358       |                               |                                 |                               |                               |                               |                             | 13.305                       |                               |                               |                               |                               |                               |                                |                 | 13.305  |
| 78359       |                               |                                 |                               |                               |                               |                             |                              | 8.074                         | 7.844                         |                               |                               |                               |                                |                 | 8.074   |
| 78360       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.081                          |                 | 2.081   |
| 78361       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.761                         | 2.804                          | 1.771           | 3.761   |
| 78362       |                               |                                 |                               |                               |                               |                             | 12.922                       | 9.507                         |                               |                               |                               |                               |                                |                 | 12.922  |
| 78363       |                               |                                 |                               |                               |                               | 12.055                      | 11.057                       | 9.202                         | 7.575                         | 6.231                         | 4.963                         | 4.257                         |                                |                 | 12.055  |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78368       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.788                         | 4.643                         |                                |                 | 4.788   |
| 78369       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.924                          | 1.783           | 1.924   |
| 78370       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 7.141                         | 5.671                         |                               |                                |                 | 7.141   |
| 78372       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.952                         | 3.615                          |                 | 4.952   |
| 78373       | 23.589                        | 23.039                          | 22.373                        | 21.685                        | 21.198                        | 19.742                      | 15.870                       | 10.114                        |                               |                               |                               |                               |                                |                 | 23.589  |
| 78374       |                               |                                 |                               |                               |                               |                             |                              | 9.611                         | 8.659                         |                               |                               |                               |                                |                 | 9.611   |
| 78375       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.814                         | 5.176                         |                                |                 | 5.814   |
| 78376       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.618                         | 2.798                          |                 | 3.618   |
| 78377       |                               |                                 |                               |                               |                               |                             |                              | 11.522                        | 10.328                        | 7.493                         | 6.105                         |                               |                                |                 | 11.522  |
| 78379       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.676                         | 6.850                         | 5.274                         |                               |                                |                 | 8.676   |
| 78380       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.958                         | 4.870                         | 4.149                         |                                |                 | 5.958   |
| 78382       | 24.736                        | 24.371                          | 23.560                        | 22.680                        | 21.812                        | 20.049                      | 13.284                       | 11.316                        | 8.645                         | 7.893                         |                               |                               |                                |                 | 24.736  |
| 78383       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.689                         | 5.428                         |                                |                 | 5.689   |
| 78384       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.618                         | 3.169                          |                 | 3.618   |
| 78385       | 21.305                        | 20.964                          | 20.204                        | 19.134                        | 18.450                        | 15.792                      | 12.922                       | 9.853                         | 7.491                         | 6.388                         | 5.295                         |                               |                                |                 | 21.305  |
| 78387       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.777                         | 5.612                         | 5.019                         |                                |                 | 6.777   |
| 78389       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 6.516                         | 6.059                         |                                |                 | 6.516   |
| 78390       |                               |                                 |                               |                               |                               |                             |                              | 11.547                        | 8.985                         | 7.586                         | 6.487                         |                               |                                |                 | 11.547  |
| 78391       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.991                         |                                |                 | 5.991   |
| 78393       |                               |                                 |                               |                               |                               |                             |                              |                               | 10.118                        | 7.805                         | 5.998                         |                               |                                |                 | 10.118  |
| 78401       |                               |                                 |                               |                               |                               |                             |                              |                               | 11.186                        |                               |                               |                               |                                |                 | 11.186  |
| 78402       |                               |                                 |                               |                               |                               |                             |                              |                               | 11.635                        | 9.449                         |                               |                               |                                |                 | 11.635  |
| 78404       |                               |                                 |                               |                               |                               |                             |                              | 10.246                        | 9.876                         |                               |                               |                               |                                |                 | 10.246  |
| 78405       |                               |                                 |                               |                               |                               |                             |                              |                               | 8.767                         |                               |                               |                               |                                |                 | 8.767   |
| 78406       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.021                         | 6.394                         |                               |                               |                                |                 | 7.021   |
| 78407       |                               |                                 |                               |                               |                               |                             |                              |                               | 10.988                        | 9.600                         |                               |                               |                                |                 | 10.988  |
| 78408       |                               |                                 |                               |                               |                               |                             |                              |                               | 9.123                         | 8.840                         |                               |                               |                                |                 | 9.123   |
| 78409       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.749                         | 8.301                         |                               |                               |                                |                 | 8.301   |
| 78410       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 6.237                         | 5.851                         |                               |                                |                 | 6.237   |
| 78411       |                               |                                 |                               |                               |                               |                             |                              | 9.525                         | 9.840                         |                               |                               |                               |                                |                 | 9.840   |
| 78412       |                               |                                 |                               |                               |                               |                             | 12.257                       | 10.625                        | 10.687                        |                               |                               |                               |                                |                 | 12.257  |
| 78413       |                               |                                 |                               |                               |                               |                             |                              | 7.072                         | 6.501                         |                               |                               |                               |                                |                 | 7.072   |
| 78414       |                               |                                 |                               |                               |                               | 13.101                      | 9.903                        | 7.985                         |                               |                               |                               |                               |                                |                 | 13.101  |
| 78415       |                               |                                 |                               |                               |                               |                             |                              | 7.092                         | 6.787                         | 6.128                         |                               |                               |                                |                 | 7.092   |
| 78416       |                               |                                 |                               |                               |                               |                             |                              |                               | 7.286                         |                               |                               |                               |                                |                 | 7.286   |
| 78417       |                               |                                 |                               |                               |                               |                             |                              |                               | 6.491                         | 6.265                         |                               |                               |                                |                 | 6.491   |
| 78418       | 20.603                        | 19.890                          | 18.780                        | 17.974                        | 17.157                        | 17.013                      | 11.796                       |                               |                               |                               |                               |                               |                                |                 | 20.603  |
| 78419       |                               |                                 |                               |                               |                               |                             | 13.759                       |                               |                               |                               |                               |                               |                                |                 | 13.759  |
| 78501       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.802                         |                                |                 | 2.802   |
| 78503       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.967                         |                                |                 | 2.967   |
| 78504       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.050                         |                                |                 | 3.050   |
| 78516       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.665                         |                                |                 | 3.665   |
| 78520       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 4.927                         |                               |                               |                                |                 | 4.927   |
| 78521       | 17.800                        | 16.514                          | 15.951                        | 15.292                        | 14.391                        | 12.301                      | 9.485                        | 7.390                         | 5.564                         | 4.723                         |                               |                               |                                |                 | 17.800  |
| 78526       |                               |                                 |                               |                               |                               |                             |                              | 6.206                         | 5.469                         | 5.158                         |                               |                               |                                |                 | 6.206   |
| 78535       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.706                         |                               |                                |                 | 4.706   |
| 78536       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.019                         | 2.794                          |                 | 3.019   |
| 78537       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.215                         |                                |                 | 4.215   |
| 78538       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.385                         | 5.198                         |                                |                 | 5.385   |
| 78539       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.305                         |                                |                 | 3.305   |
| 78541       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.741                         | 2.674                          |                 | 3.741   |
| 78542       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.789                         | 5.325                         |                                |                 | 5.789   |
| 78543       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.981                         |                                |                 | 4.981   |
| 78548       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.111                          |                 | 2.111   |
| 78549       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.357                         |                                |                 | 5.357   |
| 78550       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.234                         | 4.932                         |                               |                                |                 | 5.234   |
| 78552       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.539                         |                               |                                |                 | 4.539   |
| 78557       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.972                         |                                |                 | 2.972   |
| 78558       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.186                         |                                |                 | 4.186   |
| 78559       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.146                         |                               |                                |                 | 4.146   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78560       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.621                          |                 | 2.621   |
| 78562       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.556                         |                               |                                |                 | 5.556   |
| 78563       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 5.376                         |                                |                 | 5.376   |
| 78564       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.460           | 1.460   |
| 78565       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.495                          |                 | 2.495   |
| 78566       |                               |                                 |                               |                               |                               |                             | 11.595                       | 8.656                         | 6.653                         | 5.750                         |                               |                               |                                |                 | 11.595  |
| 78567       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.851                         |                               |                                |                 | 4.851   |
| 78569       | 22.878                        | 22.549                          | 21.758                        | 20.840                        | 19.859                        | 18.691                      | 14.453                       | 11.785                        | 7.074                         | 5.657                         | 4.747                         |                               |                                |                 | 22.878  |
| 78570       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 5.508                         | 5.069                         |                                |                 | 5.508   |
| 78572       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.784                         | 2.698                          |                 | 2.784   |
| 78573       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.958                         |                                |                 | 2.958   |
| 78574       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.968                         | 2.797                          |                 | 2.968   |
| 78575       |                               |                                 |                               |                               |                               |                             |                              |                               |                               | 5.246                         |                               |                               |                                |                 | 5.246   |
| 78576       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.018                         | 2.774                          |                 | 3.018   |
| 78577       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.285                         |                                |                 | 3.285   |
| 78578       |                               |                                 |                               | 18.392                        | 18.094                        | 15.162                      | 11.359                       | 8.460                         | 6.745                         |                               |                               |                               |                                |                 | 18.392  |
| 78580       |                               |                                 |                               |                               |                               |                             | 14.778                       | 10.198                        | 6.201                         | 5.633                         | 4.852                         | 4.542                         |                                |                 | 14.778  |
| 78582       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 2.804                         | 2.041                          | 1.592           | 2.804   |
| 78583       |                               |                                 |                               |                               |                               |                             | 14.507                       | 11.282                        | 6.799                         | 5.922                         |                               |                               |                                |                 | 14.507  |
| 78584       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 1.708                          | 1.561           | 1.708   |
| 78586       |                               |                                 |                               |                               |                               |                             |                              |                               | 6.427                         | 5.399                         | 4.715                         |                               |                                |                 | 6.427   |
| 78588       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.218                         | 2.828                          |                 | 3.218   |
| 78589       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.493                         |                                |                 | 3.493   |
| 78591       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 3.173                         | 2.605                          |                 | 3.173   |
| 78592       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.199                         |                               |                                |                 | 4.199   |
| 78593       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               | 4.394                         |                               |                                |                 | 4.394   |
| 78595       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.590                          |                 | 2.590   |
| 78596       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.679                         |                                |                 | 4.679   |
| 78597       | 23.354                        | 22.996                          | 22.326                        | 22.043                        | 21.109                        | 20.809                      |                              |                               |                               |                               |                               |                               |                                |                 | 23.354  |
| 78598       |                               |                                 |                               |                               |                               |                             | 15.247                       |                               |                               |                               |                               |                               |                                |                 | 15.247  |
| 78599       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               | 4.679                         |                                |                 | 4.679   |
| 78602       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.278           | 1.278   |
| 78605       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.531           | 0.531   |
| 78606       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.657           | 0.657   |
| 78607       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.391           | 0.391   |
| 78608       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.506           | 0.506   |
| 78609       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.507           | 0.507   |
| 78610       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.148           | 1.148   |
| 78611       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.399           | 0.399   |
| 78612       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.222           | 1.222   |
| 78613       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.576           | 0.576   |
| 78614       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.767                          | 2.509           | 2.767   |
| 78615       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.261           | 1.261   |
| 78616       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.537           | 1.537   |
| 78617       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.254           | 1.254   |
| 78618       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.345           | 0.345   |
| 78619       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.754           | 0.754   |
| 78620       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.657           | 0.657   |
| 78621       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.170           | 1.170   |
| 78623       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.716           | 0.716   |
| 78624       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.455           | 0.455   |
| 78626       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.992           | 0.992   |
| 78628       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.710           | 0.710   |
| 78629       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.998                          | 2.266           | 2.998   |
| 78631       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.344           | 0.344   |
| 78632       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.917           | 1.917   |
| 78633       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.718           | 0.718   |
| 78634       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.137           | 1.137   |
| 78635       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.606           | 0.606   |
| 78636       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.590           | 0.590   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78638       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.679           | 1.679   |
| 78639       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.469           | 0.469   |
| 78640       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.324           | 1.324   |
| 78641       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.520           | 0.520   |
| 78642       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.561           | 0.561   |
| 78643       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.399           | 0.399   |
| 78644       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.571           | 1.571   |
| 78645       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.563           | 0.563   |
| 78648       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.710           | 1.710   |
| 78650       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.182           | 1.182   |
| 78652       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.926           | 0.926   |
| 78653       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.212           | 1.212   |
| 78654       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.477           | 0.477   |
| 78655       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.580           | 1.580   |
| 78656       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.516           | 1.516   |
| 78657       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.509           | 0.509   |
| 78659       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.383           | 1.383   |
| 78660       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.115           | 1.115   |
| 78661       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.640           | 1.640   |
| 78662       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.440           | 1.440   |
| 78663       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.540           | 0.540   |
| 78664       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.001           | 1.001   |
| 78665       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.016           | 1.016   |
| 78666       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.095           | 1.095   |
| 78669       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.594           | 0.594   |
| 78670       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.600           | 1.600   |
| 78671       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.605           | 0.605   |
| 78672       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.403           | 0.403   |
| 78675       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.420           | 0.420   |
| 78676       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.682           | 0.682   |
| 78677       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.749                          | 2.646           | 2.749   |
| 78681       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.807           | 0.807   |
| 78701       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.892           | 0.892   |
| 78702       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.928           | 0.928   |
| 78703       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.812           | 0.812   |
| 78704       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.898           | 0.898   |
| 78705       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.886           | 0.886   |
| 78712       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.886           | 0.886   |
| 78717       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.727           | 0.727   |
| 78719       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.311           | 1.311   |
| 78721       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.130           | 1.130   |
| 78722       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.890           | 0.890   |
| 78723       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.042           | 1.042   |
| 78724       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.131           | 1.131   |
| 78725       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.167           | 1.167   |
| 78726       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.535           | 0.535   |
| 78727       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.808           | 0.808   |
| 78728       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.971           | 0.971   |
| 78729       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.732           | 0.732   |
| 78730       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.593           | 0.593   |
| 78731       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.745           | 0.745   |
| 78732       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.574           | 0.574   |
| 78733       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.595           | 0.595   |
| 78734       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.602           | 0.602   |
| 78735       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.659           | 0.659   |
| 78736       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.607           | 0.607   |
| 78737       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.709           | 0.709   |
| 78738       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.627           | 0.627   |
| 78739       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.823           | 0.823   |
| 78741       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.023           | 1.023   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78742       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.170           | 1.170   |
| 78744       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.181           | 1.181   |
| 78745       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.915           | 0.915   |
| 78746       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.682           | 0.682   |
| 78747       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.251           | 1.251   |
| 78748       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.894           | 0.894   |
| 78749       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.718           | 0.718   |
| 78750       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.605           | 0.605   |
| 78751       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.785           | 0.785   |
| 78752       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.842           | 0.842   |
| 78753       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.021           | 1.021   |
| 78754       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.050           | 1.050   |
| 78756       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.779           | 0.779   |
| 78757       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.772           | 0.772   |
| 78758       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.861           | 0.861   |
| 78759       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.741           | 0.741   |
| 78801       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.370           | 0.370   |
| 78827       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.747           | 0.747   |
| 78828       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.198           | 0.198   |
| 78829       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.569           | 0.569   |
| 78830       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.727           | 0.727   |
| 78832       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.250           | 0.250   |
| 78833       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.194           | 0.194   |
| 78834       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.522           | 0.522   |
| 78836       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.784           | 0.784   |
| 78837       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.122           | 0.122   |
| 78838       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.261           | 0.261   |
| 78839       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.461           | 0.461   |
| 78840       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.158           | 0.158   |
| 78843       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.191           | 0.191   |
| 78850       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.647           | 0.647   |
| 78851       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.069           | 0.069   |
| 78852       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.371           | 0.371   |
| 78861       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.594           | 0.594   |
| 78870       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.524           | 0.524   |
| 78871       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.095           | 0.095   |
| 78872       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.459           | 0.459   |
| 78873       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.243           | 0.243   |
| 78877       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.289           | 0.289   |
| 78879       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.247           | 0.247   |
| 78880       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.216           | 0.216   |
| 78881       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.494           | 0.494   |
| 78883       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.341           | 0.341   |
| 78884       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.346           | 0.346   |
| 78885       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.280           | 0.280   |
| 78886       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.851           | 0.851   |
| 78931       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.031                          |                 | 3.031   |
| 78932       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 2.242           | 2.242   |
| 78933       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.955                          |                 | 3.955   |
| 78934       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.307                          |                 | 3.307   |
| 78935       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 4.049                          |                 | 4.049   |
| 78938       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.748                          |                 | 2.748   |
| 78940       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.740                          | 2.669           | 2.740   |
| 78941       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.875                          | 2.221           | 2.875   |
| 78942       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.901           | 1.901   |
| 78943       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.020                          |                 | 3.020   |
| 78944       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.976                          |                 | 2.976   |
| 78945       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.965                          | 2.325           | 2.965   |
| 78946       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 2.054           | 2.054   |
| 78947       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.247           | 1.247   |



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 78948       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.582           | 1.582   |
| 78949       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.836                          | 2.262           | 2.836   |
| 78950       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.797                          |                 | 2.797   |
| 78951       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.325                          |                 | 3.325   |
| 78953       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.608           | 1.608   |
| 78954       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.614                          | 2.395           | 2.614   |
| 78956       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.226                          | 2.964           | 3.226   |
| 78957       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 1.699           | 1.699   |
| 78959       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 2.638                          | 2.293           | 2.638   |
| 78962       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               | 3.098                          |                 | 3.098   |
| 78963       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 2.097           | 2.097   |
| 79001       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79002       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79003       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79005       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79007       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79009       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79010       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79011       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79012       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79013       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79014       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79015       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79018       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79019       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79021       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79022       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79024       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79027       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79029       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79031       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79032       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79033       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79034       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79035       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79036       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79039       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79040       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79041       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79042       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79043       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79044       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79045       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79046       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79051       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79052       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79054       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79056       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79057       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79058       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79059       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79061       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79062       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79063       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79064       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79065       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79068       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79070       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79072       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79078       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 79079       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79080       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79081       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79082       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79083       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79084       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79085       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79086       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79087       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79088       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79092       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79093       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79094       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79095       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79096       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.018           | 0.018   |
| 79097       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79098       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79101       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79102       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79103       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79104       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79106       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79107       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79108       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79109       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79110       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79111       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79118       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79119       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79121       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79124       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79201       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.019           | 0.019   |
| 79220       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.027           | 0.027   |
| 79221       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79223       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.021           | 0.021   |
| 79225       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.031           | 0.031   |
| 79226       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79227       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.035           | 0.035   |
| 79229       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.028           | 0.028   |
| 79230       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.019           | 0.019   |
| 79233       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79234       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79235       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79237       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79239       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79240       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79241       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79243       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.023           | 0.023   |
| 79244       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79245       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79247       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.032           | 0.032   |
| 79248       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.029           | 0.029   |
| 79250       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79251       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79252       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.027           | 0.027   |
| 79255       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79256       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.024           | 0.024   |
| 79257       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79258       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79259       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.019           | 0.019   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 79261       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79311       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79312       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79313       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79314       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79316       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79322       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.024           | 0.024   |
| 79323       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79324       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79325       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79326       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79329       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79330       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.037           | 0.037   |
| 79331       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.022           | 0.022   |
| 79336       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79339       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79342       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79343       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.019           | 0.019   |
| 79344       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79345       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79346       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79347       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79350       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79351       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.026           | 0.026   |
| 79353       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.011           | 0.011   |
| 79355       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79356       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.031           | 0.031   |
| 79357       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.022           | 0.022   |
| 79358       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79359       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79360       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79363       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79364       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79366       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.019           | 0.019   |
| 79367       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79370       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.031           | 0.031   |
| 79371       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79372       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79373       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.022           | 0.022   |
| 79376       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79377       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.018           | 0.018   |
| 79379       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.012           | 0.012   |
| 79381       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.022           | 0.022   |
| 79382       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79401       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79403       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79404       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79407       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79409       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79410       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79411       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79412       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79413       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.015           | 0.015   |
| 79414       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79415       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79416       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79423       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.018           | 0.018   |
| 79424       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79501       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.072           | 0.072   |
| 79502       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.042           | 0.042   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 79503       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.073           | 0.073   |
| 79504       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.107           | 0.107   |
| 79505       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.044           | 0.044   |
| 79506       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.075           | 0.075   |
| 79508       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.071           | 0.071   |
| 79510       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.106           | 0.106   |
| 79511       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.047           | 0.047   |
| 79512       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.064           | 0.064   |
| 79517       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.040           | 0.040   |
| 79518       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.036           | 0.036   |
| 79519       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.108           | 0.108   |
| 79520       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.060           | 0.060   |
| 79521       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.067           | 0.067   |
| 79525       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.081           | 0.081   |
| 79526       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.054           | 0.054   |
| 79527       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.047           | 0.047   |
| 79528       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.042           | 0.042   |
| 79529       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.042           | 0.042   |
| 79530       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.097           | 0.097   |
| 79532       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.062           | 0.062   |
| 79533       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.087           | 0.087   |
| 79534       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.063           | 0.063   |
| 79535       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.075           | 0.075   |
| 79536       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.066           | 0.066   |
| 79537       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.067           | 0.067   |
| 79538       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.113           | 0.113   |
| 79539       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.047           | 0.047   |
| 79540       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.048           | 0.048   |
| 79541       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.090           | 0.090   |
| 79543       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.058           | 0.058   |
| 79544       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.049           | 0.049   |
| 79545       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.065           | 0.065   |
| 79546       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.052           | 0.052   |
| 79547       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.050           | 0.050   |
| 79548       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.057           | 0.057   |
| 79549       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.045           | 0.045   |
| 79553       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.065           | 0.065   |
| 79556       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.063           | 0.063   |
| 79560       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.065           | 0.065   |
| 79561       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.064           | 0.064   |
| 79562       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.069           | 0.069   |
| 79563       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.069           | 0.069   |
| 79565       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.054           | 0.054   |
| 79566       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.078           | 0.078   |
| 79567       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.099           | 0.099   |
| 79601       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.095           | 0.095   |
| 79602       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.086           | 0.086   |
| 79603       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.066           | 0.066   |
| 79605       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.070           | 0.070   |
| 79606       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.069           | 0.069   |
| 79607       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.071           | 0.071   |
| 79701       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.025           | 0.025   |
| 79703       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.024           | 0.024   |
| 79705       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.025           | 0.025   |
| 79706       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.033           | 0.033   |
| 79707       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.022           | 0.022   |
| 79713       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.027           | 0.027   |
| 79714       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79718       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79719       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 79720       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.040           | 0.040   |
| 79730       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.018           | 0.018   |
| 79731       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.031           | 0.031   |
| 79733       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.040           | 0.040   |
| 79734       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79735       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.031           | 0.031   |
| 79738       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.034           | 0.034   |
| 79739       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.048           | 0.048   |
| 79740       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.028           | 0.028   |
| 79741       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.019           | 0.019   |
| 79742       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79743       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.028           | 0.028   |
| 79744       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.055           | 0.055   |
| 79745       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79748       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.031           | 0.031   |
| 79749       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.027           | 0.027   |
| 79752       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.039           | 0.039   |
| 79754       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79755       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.044           | 0.044   |
| 79756       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79758       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.021           | 0.021   |
| 79759       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79761       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79762       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.021           | 0.021   |
| 79763       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.023           | 0.023   |
| 79764       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.020           | 0.020   |
| 79765       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.024           | 0.024   |
| 79766       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.027           | 0.027   |
| 79772       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.009           | 0.009   |
| 79777       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.013           | 0.013   |
| 79778       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.050           | 0.050   |
| 79782       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.028           | 0.028   |
| 79783       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.023           | 0.023   |
| 79785       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79788       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.017           | 0.017   |
| 79789       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.014           | 0.014   |
| 79821       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79830       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.016           | 0.016   |
| 79834       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.021           | 0.021   |
| 79835       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79836       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79837       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79838       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79839       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79842       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.033           | 0.033   |
| 79843       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79845       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.007           | 0.007   |
| 79847       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.004           | 0.004   |
| 79848       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.054           | 0.054   |
| 79849       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79851       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.005           | 0.005   |
| 79852       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.010           | 0.010   |
| 79853       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79854       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.008           | 0.008   |
| 79855       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.006           | 0.006   |
| 79901       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79902       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79903       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79904       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79905       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP<br>CODE | >= 0<br>and <<br>0.1<br>Miles | >= 0.1<br>and <<br>0.5<br>Miles | >= 0.5<br>and <<br>1<br>Miles | >= 1<br>and <<br>1.5<br>Miles | >= 1.5<br>and <<br>2<br>Miles | >= 2<br>and <<br>5<br>Miles | >= 5<br>and <<br>10<br>Miles | >= 10<br>and <<br>15<br>Miles | >= 15<br>and <<br>20<br>Miles | >= 20<br>and <<br>30<br>Miles | >= 30<br>and <<br>45<br>Miles | >= 45<br>and <<br>70<br>Miles | >= 70<br>and <<br>100<br>Miles | >= 100<br>Miles | Default |
|-------------|-------------------------------|---------------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------------|------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------------------------------|-----------------|---------|
| 79906       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79907       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79908       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79911       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79912       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79915       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79918       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79922       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79924       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79925       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79927       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79928       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |
| 79930       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79932       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79934       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79935       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79936       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.002           | 0.002   |
| 79938       |                               |                                 |                               |                               |                               |                             |                              |                               |                               |                               |                               |                               |                                | 0.003           | 0.003   |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

### Tornado / Hail ZIP Code Relativities

| ZIP Code | Tornado<br>Hail Factor |
|----------|------------------------|
| 75001    | 2.429                  |
| 75002    | 2.429                  |
| 75006    | 2.429                  |
| 75007    | 2.429                  |
| 75009    | 2.429                  |
| 75010    | 2.154                  |
| 75013    | 2.154                  |
| 75019    | 2.429                  |
| 75020    | 2.429                  |
| 75021    | 2.154                  |
| 75022    | 2.429                  |
| 75023    | 2.429                  |
| 75024    | 2.429                  |
| 75025    | 2.429                  |
| 75028    | 2.429                  |
| 75032    | 2.429                  |
| 75033    | 2.154                  |
| 75034    | 2.154                  |
| 75035    | 2.429                  |
| 75038    | 2.154                  |
| 75039    | 2.429                  |
| 75040    | 2.429                  |
| 75041    | 2.154                  |
| 75042    | 2.154                  |
| 75043    | 2.154                  |
| 75044    | 2.154                  |
| 75048    | 2.429                  |
| 75050    | 2.154                  |
| 75051    | 2.154                  |
| 75052    | 2.154                  |
| 75054    | 2.154                  |
| 75056    | 2.429                  |
| 75057    | 2.429                  |
| 75058    | 2.154                  |
| 75060    | 2.154                  |
| 75061    | 2.154                  |
| 75062    | 2.429                  |
| 75063    | 2.429                  |
| 75065    | 2.154                  |

| ZIP Code | Tornado<br>Hail Factor |
|----------|------------------------|
| 75067    | 2.154                  |
| 75068    | 2.429                  |
| 75069    | 2.154                  |
| 75070    | 2.154                  |
| 75071    | 2.429                  |
| 75074    | 2.429                  |
| 75075    | 2.429                  |
| 75076    | 2.429                  |
| 75077    | 2.429                  |
| 75078    | 2.429                  |
| 75080    | 2.154                  |
| 75081    | 2.154                  |
| 75082    | 2.429                  |
| 75087    | 2.154                  |
| 75088    | 2.429                  |
| 75089    | 2.154                  |
| 75090    | 2.429                  |
| 75092    | 2.154                  |
| 75093    | 2.429                  |
| 75094    | 2.154                  |
| 75098    | 2.154                  |
| 75102    | 2.154                  |
| 75103    | 2.154                  |
| 75104    | 2.154                  |
| 75105    | 2.154                  |
| 75109    | 2.154                  |
| 75110    | 1.491                  |
| 75114    | 2.154                  |
| 75115    | 2.154                  |
| 75116    | 2.429                  |
| 75117    | 1.491                  |
| 75119    | 2.154                  |
| 75124    | 2.154                  |
| 75125    | 2.154                  |
| 75126    | 2.154                  |
| 75127    | 2.154                  |
| 75134    | 2.154                  |
| 75135    | 2.154                  |
| 75137    | 2.429                  |

| ZIP Code | Tornado<br>Hail Factor |
|----------|------------------------|
| 75140    | 2.154                  |
| 75141    | 2.154                  |
| 75142    | 2.154                  |
| 75143    | 2.154                  |
| 75144    | 2.154                  |
| 75146    | 2.154                  |
| 75147    | 2.154                  |
| 75148    | 2.154                  |
| 75149    | 2.154                  |
| 75150    | 2.429                  |
| 75152    | 2.154                  |
| 75153    | 1.491                  |
| 75154    | 2.154                  |
| 75155    | 2.154                  |
| 75156    | 2.154                  |
| 75157    | 2.154                  |
| 75158    | 1.491                  |
| 75159    | 2.154                  |
| 75160    | 2.154                  |
| 75161    | 2.154                  |
| 75163    | 1.491                  |
| 75165    | 2.154                  |
| 75166    | 2.429                  |
| 75167    | 2.154                  |
| 75169    | 2.154                  |
| 75172    | 2.154                  |
| 75173    | 2.154                  |
| 75180    | 2.154                  |
| 75181    | 2.154                  |
| 75182    | 2.154                  |
| 75189    | 2.429                  |
| 75201    | 2.154                  |
| 75202    | 2.154                  |
| 75203    | 2.154                  |
| 75204    | 2.429                  |
| 75205    | 2.154                  |
| 75206    | 2.154                  |
| 75207    | 2.154                  |
| 75208    | 2.429                  |

| ZIP Code | Tornado<br>Hail Factor |
|----------|------------------------|
| 75209    | 2.154                  |
| 75210    | 2.154                  |
| 75211    | 2.429                  |
| 75212    | 2.154                  |
| 75214    | 2.154                  |
| 75215    | 2.429                  |
| 75216    | 2.429                  |
| 75217    | 2.154                  |
| 75218    | 2.154                  |
| 75219    | 2.154                  |
| 75220    | 2.154                  |
| 75223    | 2.154                  |
| 75224    | 2.429                  |
| 75225    | 2.154                  |
| 75226    | 2.429                  |
| 75227    | 2.154                  |
| 75228    | 2.154                  |
| 75229    | 2.154                  |
| 75230    | 2.154                  |
| 75231    | 2.154                  |
| 75232    | 2.429                  |
| 75233    | 2.154                  |
| 75234    | 2.154                  |
| 75235    | 2.154                  |
| 75236    | 2.154                  |
| 75237    | 2.154                  |
| 75238    | 2.154                  |
| 75240    | 2.154                  |
| 75241    | 2.154                  |
| 75243    | 2.154                  |
| 75244    | 2.429                  |
| 75246    | 2.429                  |
| 75247    | 2.154                  |
| 75248    | 2.154                  |
| 75249    | 2.154                  |
| 75251    | 2.154                  |
| 75252    | 2.154                  |
| 75253    | 2.154                  |
| 75254    | 2.154                  |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 75261    | 2.154               |
| 75287    | 2.429               |
| 75401    | 2.154               |
| 75402    | 2.154               |
| 75407    | 2.154               |
| 75409    | 2.154               |
| 75410    | 2.154               |
| 75411    | 2.154               |
| 75412    | 1.491               |
| 75413    | 2.154               |
| 75414    | 2.154               |
| 75415    | 2.429               |
| 75416    | 2.154               |
| 75417    | 2.154               |
| 75418    | 2.154               |
| 75420    | 2.154               |
| 75421    | 2.154               |
| 75422    | 2.154               |
| 75423    | 2.154               |
| 75424    | 2.154               |
| 75426    | 2.154               |
| 75428    | 2.154               |
| 75431    | 2.154               |
| 75432    | 2.154               |
| 75433    | 2.154               |
| 75435    | 2.154               |
| 75436    | 2.154               |
| 75437    | 2.154               |
| 75438    | 2.154               |
| 75439    | 2.154               |
| 75440    | 2.154               |
| 75442    | 2.154               |
| 75446    | 2.154               |
| 75447    | 2.429               |
| 75448    | 2.154               |
| 75449    | 2.154               |
| 75450    | 2.429               |
| 75451    | 2.154               |
| 75452    | 2.154               |
| 75453    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 75454    | 2.429               |
| 75455    | 2.154               |
| 75457    | 2.154               |
| 75459    | 2.429               |
| 75460    | 2.429               |
| 75462    | 2.154               |
| 75468    | 2.154               |
| 75469    | 2.154               |
| 75470    | 2.154               |
| 75471    | 2.154               |
| 75472    | 2.429               |
| 75473    | 2.154               |
| 75474    | 2.429               |
| 75475    | 2.154               |
| 75476    | 2.154               |
| 75477    | 2.154               |
| 75478    | 2.154               |
| 75479    | 2.154               |
| 75480    | 2.154               |
| 75481    | 2.429               |
| 75482    | 2.154               |
| 75486    | 2.154               |
| 75487    | 2.154               |
| 75488    | 2.154               |
| 75489    | 2.529               |
| 75490    | 2.154               |
| 75491    | 2.154               |
| 75492    | 2.154               |
| 75493    | 2.154               |
| 75494    | 2.154               |
| 75495    | 2.154               |
| 75496    | 2.154               |
| 75497    | 2.154               |
| 75501    | 2.154               |
| 75503    | 1.491               |
| 75550    | 2.154               |
| 75551    | 1.491               |
| 75554    | 2.154               |
| 75555    | 1.491               |
| 75556    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 75558    | 2.154               |
| 75559    | 2.154               |
| 75560    | 2.154               |
| 75561    | 1.491               |
| 75563    | 2.154               |
| 75564    | 1.491               |
| 75566    | 2.154               |
| 75567    | 1.491               |
| 75568    | 2.154               |
| 75569    | 2.154               |
| 75570    | 2.154               |
| 75571    | 2.154               |
| 75572    | 2.154               |
| 75574    | 2.154               |
| 75601    | 2.154               |
| 75602    | 2.154               |
| 75603    | 2.154               |
| 75604    | 1.491               |
| 75605    | 1.491               |
| 75630    | 1.491               |
| 75631    | 1.491               |
| 75633    | 1.491               |
| 75638    | 2.154               |
| 75639    | 1.491               |
| 75640    | 1.491               |
| 75641    | 2.429               |
| 75643    | 1.491               |
| 75644    | 2.154               |
| 75645    | 2.154               |
| 75647    | 1.491               |
| 75650    | 1.491               |
| 75651    | 2.154               |
| 75652    | 1.491               |
| 75654    | 1.491               |
| 75656    | 2.154               |
| 75657    | 1.491               |
| 75661    | 1.491               |
| 75662    | 2.154               |
| 75667    | 1.491               |
| 75668    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 75669    | 1.491               |
| 75670    | 1.491               |
| 75672    | 1.491               |
| 75681    | 1.203               |
| 75683    | 2.154               |
| 75684    | 2.154               |
| 75685    | 1.491               |
| 75686    | 2.154               |
| 75691    | 2.154               |
| 75692    | 2.154               |
| 75693    | 1.491               |
| 75701    | 2.154               |
| 75702    | 2.154               |
| 75703    | 1.491               |
| 75704    | 2.154               |
| 75705    | 2.154               |
| 75706    | 1.491               |
| 75707    | 2.154               |
| 75708    | 2.154               |
| 75709    | 2.154               |
| 75750    | 1.491               |
| 75751    | 2.154               |
| 75752    | 2.154               |
| 75754    | 1.491               |
| 75755    | 2.154               |
| 75756    | 2.154               |
| 75757    | 2.154               |
| 75758    | 1.491               |
| 75759    | 1.491               |
| 75760    | 1.491               |
| 75762    | 1.491               |
| 75763    | 2.154               |
| 75764    | 1.491               |
| 75765    | 2.154               |
| 75766    | 1.491               |
| 75770    | 1.491               |
| 75771    | 2.154               |
| 75773    | 1.491               |
| 75778    | 2.154               |
| 75780    | 1.491               |



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 75783    | 2.154               |
| 75784    | 1.491               |
| 75785    | 1.491               |
| 75788    | 1.491               |
| 75789    | 2.154               |
| 75790    | 2.154               |
| 75791    | 2.154               |
| 75792    | 2.154               |
| 75801    | 2.154               |
| 75803    | 1.491               |
| 75831    | 1.203               |
| 75833    | 1.203               |
| 75835    | 1.203               |
| 75838    | 1.203               |
| 75839    | 1.491               |
| 75840    | 1.491               |
| 75844    | 1.203               |
| 75845    | 1.014               |
| 75846    | 1.203               |
| 75847    | 1.203               |
| 75849    | 1.203               |
| 75850    | 1.203               |
| 75851    | 1.203               |
| 75852    | 1.014               |
| 75853    | 1.491               |
| 75855    | 1.491               |
| 75856    | 1.203               |
| 75858    | 1.203               |
| 75859    | 2.154               |
| 75860    | 1.491               |
| 75861    | 1.491               |
| 75862    | 1.014               |
| 75901    | 1.491               |
| 75904    | 1.491               |
| 75925    | 1.491               |
| 75926    | 1.203               |
| 75928    | 1.500               |
| 75929    | 1.203               |
| 75930    | 1.203               |
| 75931    | 1.014               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 75932    | 1.014               |
| 75933    | 1.500               |
| 75934    | 1.203               |
| 75935    | 1.203               |
| 75936    | 1.014               |
| 75937    | 1.203               |
| 75938    | 1.014               |
| 75939    | 1.203               |
| 75941    | 1.203               |
| 75942    | 1.014               |
| 75943    | 1.203               |
| 75944    | 1.203               |
| 75946    | 1.203               |
| 75948    | 1.014               |
| 75949    | 1.203               |
| 75951    | 1.500               |
| 75954    | 1.491               |
| 75956    | 1.500               |
| 75959    | 1.203               |
| 75960    | 1.014               |
| 75961    | 1.203               |
| 75964    | 1.203               |
| 75965    | 1.203               |
| 75966    | 1.500               |
| 75968    | 1.014               |
| 75969    | 1.491               |
| 75972    | 1.203               |
| 75973    | 1.491               |
| 75974    | 1.491               |
| 75975    | 1.491               |
| 75976    | 1.491               |
| 75977    | 1.014               |
| 75979    | 1.014               |
| 75980    | 1.014               |
| 76001    | 2.429               |
| 76002    | 2.429               |
| 76005    | 2.154               |
| 76006    | 2.154               |
| 76008    | 2.429               |
| 76009    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76010    | 2.429               |
| 76011    | 2.154               |
| 76012    | 2.154               |
| 76013    | 2.429               |
| 76014    | 2.429               |
| 76015    | 2.429               |
| 76016    | 2.429               |
| 76017    | 2.429               |
| 76018    | 2.429               |
| 76020    | 2.429               |
| 76021    | 2.429               |
| 76022    | 2.429               |
| 76023    | 2.154               |
| 76028    | 2.429               |
| 76031    | 2.154               |
| 76033    | 2.154               |
| 76034    | 2.429               |
| 76035    | 2.154               |
| 76036    | 2.429               |
| 76039    | 2.429               |
| 76040    | 2.429               |
| 76041    | 2.154               |
| 76043    | 2.154               |
| 76044    | 2.154               |
| 76048    | 2.154               |
| 76049    | 2.154               |
| 76050    | 2.429               |
| 76051    | 2.154               |
| 76052    | 2.429               |
| 76053    | 2.429               |
| 76054    | 2.154               |
| 76055    | 2.154               |
| 76058    | 2.154               |
| 76059    | 2.154               |
| 76060    | 2.429               |
| 76061    | 2.154               |
| 76063    | 2.429               |
| 76064    | 2.154               |
| 76065    | 2.154               |
| 76066    | 2.429               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76067    | 2.154               |
| 76070    | 2.154               |
| 76071    | 2.429               |
| 76073    | 2.154               |
| 76077    | 2.154               |
| 76078    | 2.154               |
| 76082    | 2.154               |
| 76084    | 2.154               |
| 76085    | 2.154               |
| 76086    | 2.429               |
| 76087    | 2.429               |
| 76088    | 2.154               |
| 76092    | 2.154               |
| 76093    | 1.491               |
| 76102    | 2.154               |
| 76103    | 2.429               |
| 76104    | 2.429               |
| 76105    | 2.429               |
| 76106    | 2.429               |
| 76107    | 2.154               |
| 76108    | 2.429               |
| 76109    | 2.154               |
| 76110    | 2.154               |
| 76111    | 2.154               |
| 76112    | 2.154               |
| 76114    | 2.154               |
| 76115    | 2.154               |
| 76116    | 2.429               |
| 76117    | 2.429               |
| 76118    | 2.429               |
| 76119    | 2.429               |
| 76120    | 2.429               |
| 76123    | 2.429               |
| 76126    | 2.429               |
| 76127    | 2.154               |
| 76131    | 2.429               |
| 76132    | 2.154               |
| 76133    | 2.429               |
| 76134    | 2.429               |
| 76135    | 2.154               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76137    | 2.154               |
| 76140    | 2.429               |
| 76148    | 2.154               |
| 76155    | 2.154               |
| 76164    | 2.154               |
| 76177    | 2.429               |
| 76179    | 2.429               |
| 76180    | 2.154               |
| 76182    | 2.429               |
| 76201    | 2.429               |
| 76203    | 2.429               |
| 76205    | 2.429               |
| 76207    | 2.429               |
| 76208    | 2.429               |
| 76209    | 2.154               |
| 76210    | 2.429               |
| 76225    | 2.154               |
| 76226    | 2.429               |
| 76227    | 2.429               |
| 76228    | 2.881               |
| 76230    | 2.529               |
| 76233    | 2.429               |
| 76234    | 2.429               |
| 76238    | 2.429               |
| 76239    | 2.529               |
| 76240    | 2.429               |
| 76244    | 2.429               |
| 76245    | 2.154               |
| 76247    | 2.154               |
| 76248    | 2.154               |
| 76249    | 2.429               |
| 76250    | 2.154               |
| 76251    | 2.529               |
| 76252    | 2.429               |
| 76253    | 2.154               |
| 76255    | 2.529               |
| 76258    | 2.154               |
| 76259    | 2.429               |
| 76261    | 2.529               |
| 76262    | 2.429               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76263    | 2.154               |
| 76264    | 2.154               |
| 76265    | 2.529               |
| 76266    | 2.429               |
| 76270    | 2.529               |
| 76271    | 2.154               |
| 76272    | 2.154               |
| 76273    | 2.429               |
| 76301    | 2.881               |
| 76302    | 2.529               |
| 76305    | 2.529               |
| 76306    | 2.529               |
| 76308    | 2.881               |
| 76309    | 2.881               |
| 76310    | 2.881               |
| 76311    | 2.881               |
| 76351    | 2.529               |
| 76354    | 2.529               |
| 76357    | 2.529               |
| 76360    | 2.529               |
| 76363    | 2.529               |
| 76364    | 2.529               |
| 76365    | 2.529               |
| 76366    | 2.529               |
| 76367    | 2.529               |
| 76370    | 2.529               |
| 76371    | 2.529               |
| 76372    | 2.529               |
| 76373    | 2.529               |
| 76374    | 2.529               |
| 76377    | 2.529               |
| 76379    | 2.529               |
| 76380    | 2.529               |
| 76384    | 2.529               |
| 76388    | 2.529               |
| 76389    | 2.529               |
| 76401    | 1.491               |
| 76424    | 2.154               |
| 76426    | 2.154               |
| 76427    | 2.429               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76429    | 2.154               |
| 76430    | 2.429               |
| 76431    | 2.429               |
| 76432    | 1.203               |
| 76433    | 1.491               |
| 76435    | 2.154               |
| 76436    | 1.491               |
| 76437    | 2.154               |
| 76442    | 1.491               |
| 76443    | 2.429               |
| 76444    | 1.491               |
| 76445    | 2.154               |
| 76446    | 1.491               |
| 76448    | 1.491               |
| 76449    | 2.154               |
| 76450    | 2.529               |
| 76452    | 1.491               |
| 76453    | 2.154               |
| 76454    | 1.491               |
| 76455    | 1.491               |
| 76457    | 1.491               |
| 76458    | 2.429               |
| 76459    | 2.154               |
| 76460    | 2.529               |
| 76462    | 2.154               |
| 76463    | 2.154               |
| 76464    | 2.429               |
| 76469    | 2.429               |
| 76470    | 2.154               |
| 76471    | 1.491               |
| 76472    | 2.429               |
| 76474    | 1.491               |
| 76475    | 2.154               |
| 76476    | 2.154               |
| 76481    | 2.529               |
| 76483    | 2.529               |
| 76484    | 2.154               |
| 76486    | 2.429               |
| 76487    | 2.154               |
| 76490    | 2.429               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76491    | 2.429               |
| 76501    | 1.491               |
| 76502    | 1.203               |
| 76504    | 1.203               |
| 76511    | 1.203               |
| 76513    | 1.203               |
| 76518    | 1.014               |
| 76519    | 1.203               |
| 76520    | 1.203               |
| 76522    | 1.203               |
| 76523    | 1.014               |
| 76524    | 1.491               |
| 76525    | 1.203               |
| 76527    | 1.014               |
| 76528    | 1.491               |
| 76530    | 1.014               |
| 76531    | 1.491               |
| 76534    | 1.203               |
| 76537    | 1.203               |
| 76538    | 1.491               |
| 76539    | 1.203               |
| 76541    | 1.203               |
| 76542    | 1.203               |
| 76543    | 1.203               |
| 76544    | 1.203               |
| 76548    | 1.491               |
| 76549    | 1.203               |
| 76550    | 1.014               |
| 76554    | 1.203               |
| 76556    | 1.203               |
| 76557    | 1.491               |
| 76559    | 1.203               |
| 76561    | 1.491               |
| 76565    | 1.491               |
| 76566    | 1.203               |
| 76567    | 1.014               |
| 76569    | 1.203               |
| 76570    | 1.203               |
| 76571    | 1.203               |
| 76574    | 1.014               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76577    | 1.014               |
| 76578    | 1.203               |
| 76579    | 1.491               |
| 76621    | 1.491               |
| 76622    | 2.154               |
| 76624    | 1.491               |
| 76626    | 2.154               |
| 76627    | 2.154               |
| 76629    | 1.491               |
| 76630    | 1.491               |
| 76631    | 1.491               |
| 76632    | 1.203               |
| 76633    | 2.154               |
| 76634    | 1.491               |
| 76635    | 1.491               |
| 76636    | 2.154               |
| 76637    | 1.203               |
| 76638    | 1.491               |
| 76639    | 1.491               |
| 76640    | 1.491               |
| 76641    | 2.154               |
| 76642    | 1.491               |
| 76643    | 1.491               |
| 76645    | 1.491               |
| 76648    | 2.154               |
| 76649    | 1.491               |
| 76651    | 2.154               |
| 76652    | 2.154               |
| 76653    | 1.491               |
| 76655    | 1.491               |
| 76656    | 1.203               |
| 76657    | 1.203               |
| 76660    | 2.154               |
| 76661    | 1.491               |
| 76664    | 1.491               |
| 76665    | 1.491               |
| 76666    | 1.491               |
| 76667    | 1.491               |
| 76670    | 2.154               |
| 76671    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76673    | 2.154               |
| 76676    | 1.491               |
| 76678    | 1.491               |
| 76679    | 2.154               |
| 76680    | 1.491               |
| 76681    | 1.491               |
| 76682    | 1.203               |
| 76685    | 1.203               |
| 76686    | 1.491               |
| 76687    | 1.203               |
| 76689    | 1.491               |
| 76690    | 2.154               |
| 76691    | 2.154               |
| 76692    | 2.154               |
| 76693    | 1.491               |
| 76701    | 1.491               |
| 76704    | 2.154               |
| 76705    | 1.491               |
| 76706    | 1.491               |
| 76707    | 2.154               |
| 76708    | 1.491               |
| 76710    | 2.154               |
| 76711    | 1.491               |
| 76712    | 2.154               |
| 76801    | 1.491               |
| 76802    | 1.491               |
| 76820    | 1.014               |
| 76821    | 2.154               |
| 76823    | 1.203               |
| 76825    | 1.203               |
| 76827    | 1.203               |
| 76828    | 2.429               |
| 76831    | 1.500               |
| 76832    | 1.014               |
| 76834    | 2.154               |
| 76836    | 1.203               |
| 76837    | 1.491               |
| 76841    | 1.203               |
| 76842    | 1.014               |
| 76844    | 1.491               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76845    | 2.154               |
| 76848    | 1.491               |
| 76849    | 1.203               |
| 76852    | 1.014               |
| 76853    | 1.014               |
| 76854    | 1.491               |
| 76856    | 1.014               |
| 76857    | 1.203               |
| 76858    | 1.203               |
| 76859    | 1.203               |
| 76861    | 2.154               |
| 76862    | 1.491               |
| 76864    | 1.491               |
| 76865    | 2.154               |
| 76866    | 1.491               |
| 76869    | 1.014               |
| 76870    | 1.491               |
| 76871    | 1.491               |
| 76872    | 1.203               |
| 76873    | 1.491               |
| 76874    | 1.014               |
| 76875    | 2.154               |
| 76877    | 1.014               |
| 76878    | 2.154               |
| 76882    | 2.154               |
| 76883    | 1.203               |
| 76884    | 2.154               |
| 76885    | 1.014               |
| 76887    | 1.014               |
| 76888    | 2.154               |
| 76890    | 1.203               |
| 76901    | 1.491               |
| 76903    | 1.491               |
| 76904    | 2.154               |
| 76905    | 1.491               |
| 76908    | 1.491               |
| 76909    | 1.491               |
| 76930    | 1.491               |
| 76932    | 1.491               |
| 76933    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 76934    | 2.154               |
| 76935    | 1.491               |
| 76936    | 1.203               |
| 76937    | 2.154               |
| 76940    | 1.491               |
| 76941    | 1.491               |
| 76943    | 1.203               |
| 76945    | 2.154               |
| 76950    | 1.203               |
| 76951    | 2.154               |
| 76955    | 1.491               |
| 76957    | 1.491               |
| 76958    | 2.154               |
| 77002    | 1.293               |
| 77003    | 1.293               |
| 77004    | 1.293               |
| 77005    | 1.293               |
| 77006    | 1.293               |
| 77007    | 1.293               |
| 77008    | 1.293               |
| 77009    | 1.293               |
| 77010    | 1.293               |
| 77011    | 1.293               |
| 77012    | 1.293               |
| 77013    | 1.293               |
| 77014    | 1.293               |
| 77015    | 1.293               |
| 77016    | 1.500               |
| 77017    | 1.293               |
| 77018    | 1.293               |
| 77019    | 1.500               |
| 77020    | 1.293               |
| 77021    | 1.293               |
| 77022    | 1.293               |
| 77023    | 1.500               |
| 77024    | 1.293               |
| 77025    | 1.293               |
| 77026    | 1.293               |
| 77027    | 1.500               |
| 77028    | 1.293               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77029    | 1.293               |
| 77030    | 1.500               |
| 77031    | 1.293               |
| 77032    | 1.500               |
| 77033    | 1.293               |
| 77034    | 1.293               |
| 77035    | 1.293               |
| 77036    | 1.293               |
| 77037    | 1.500               |
| 77038    | 1.500               |
| 77039    | 0.811               |
| 77040    | 1.500               |
| 77041    | 1.293               |
| 77042    | 1.293               |
| 77043    | 1.293               |
| 77044    | 1.500               |
| 77045    | 1.293               |
| 77046    | 1.500               |
| 77047    | 1.293               |
| 77048    | 1.293               |
| 77049    | 1.293               |
| 77050    | 1.500               |
| 77051    | 1.293               |
| 77053    | 1.293               |
| 77054    | 1.500               |
| 77055    | 1.500               |
| 77056    | 1.293               |
| 77057    | 1.293               |
| 77058    | 1.293               |
| 77059    | 1.500               |
| 77060    | 1.293               |
| 77061    | 1.293               |
| 77062    | 1.293               |
| 77063    | 1.293               |
| 77064    | 1.293               |
| 77065    | 1.293               |
| 77066    | 1.293               |
| 77067    | 1.500               |
| 77068    | 1.500               |
| 77069    | 1.500               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77070    | 1.500               |
| 77071    | 1.293               |
| 77072    | 1.293               |
| 77073    | 1.293               |
| 77074    | 1.500               |
| 77075    | 0.811               |
| 77076    | 1.293               |
| 77077    | 1.293               |
| 77078    | 1.500               |
| 77079    | 1.500               |
| 77080    | 1.293               |
| 77081    | 1.293               |
| 77082    | 1.293               |
| 77083    | 1.500               |
| 77084    | 1.293               |
| 77085    | 1.293               |
| 77086    | 1.293               |
| 77087    | 1.500               |
| 77088    | 1.293               |
| 77089    | 1.293               |
| 77090    | 1.500               |
| 77091    | 1.293               |
| 77092    | 1.293               |
| 77093    | 1.293               |
| 77094    | 1.500               |
| 77095    | 1.293               |
| 77096    | 1.293               |
| 77098    | 1.500               |
| 77099    | 1.293               |
| 77301    | 1.293               |
| 77302    | 1.500               |
| 77303    | 1.500               |
| 77304    | 1.500               |
| 77306    | 1.500               |
| 77316    | 1.500               |
| 77318    | 1.014               |
| 77320    | 1.014               |
| 77327    | 1.500               |
| 77328    | 1.500               |
| 77331    | 1.014               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77335    | 1.014               |
| 77336    | 1.500               |
| 77338    | 1.500               |
| 77339    | 1.293               |
| 77340    | 1.500               |
| 77345    | 1.500               |
| 77346    | 1.293               |
| 77351    | 1.014               |
| 77354    | 1.500               |
| 77355    | 1.014               |
| 77356    | 1.014               |
| 77357    | 1.500               |
| 77358    | 1.014               |
| 77359    | 1.014               |
| 77360    | 1.014               |
| 77362    | 1.500               |
| 77363    | 1.500               |
| 77364    | 1.014               |
| 77365    | 1.500               |
| 77371    | 1.014               |
| 77372    | 1.500               |
| 77373    | 1.500               |
| 77374    | 1.014               |
| 77375    | 1.500               |
| 77376    | 1.014               |
| 77377    | 1.500               |
| 77378    | 1.500               |
| 77379    | 1.014               |
| 77380    | 1.500               |
| 77381    | 1.500               |
| 77382    | 1.500               |
| 77384    | 1.500               |
| 77385    | 1.500               |
| 77386    | 1.014               |
| 77388    | 1.500               |
| 77389    | 1.500               |
| 77396    | 1.293               |
| 77399    | 1.014               |
| 77401    | 1.293               |
| 77406    | 1.500               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77407    | 1.293               |
| 77412    | 1.293               |
| 77414    | 0.811               |
| 77417    | 1.293               |
| 77418    | 1.293               |
| 77419    | 1.293               |
| 77420    | 0.811               |
| 77422    | 0.811               |
| 77423    | 1.500               |
| 77426    | 1.500               |
| 77428    | 1.293               |
| 77429    | 1.500               |
| 77430    | 1.293               |
| 77433    | 1.293               |
| 77434    | 1.293               |
| 77435    | 1.500               |
| 77436    | 1.500               |
| 77437    | 1.293               |
| 77441    | 1.500               |
| 77442    | 1.293               |
| 77444    | 0.811               |
| 77445    | 1.014               |
| 77447    | 1.500               |
| 77448    | 1.500               |
| 77449    | 1.500               |
| 77450    | 1.500               |
| 77451    | 1.500               |
| 77454    | 1.500               |
| 77455    | 1.293               |
| 77456    | 1.293               |
| 77458    | 0.811               |
| 77459    | 1.500               |
| 77461    | 1.293               |
| 77465    | 0.811               |
| 77466    | 1.014               |
| 77468    | 0.399               |
| 77469    | 1.293               |
| 77470    | 1.500               |
| 77471    | 1.293               |
| 77474    | 1.293               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77475    | 1.500               |
| 77477    | 1.500               |
| 77478    | 1.500               |
| 77479    | 1.293               |
| 77480    | 0.811               |
| 77482    | 1.293               |
| 77484    | 1.014               |
| 77485    | 1.293               |
| 77486    | 0.811               |
| 77488    | 1.293               |
| 77489    | 1.500               |
| 77493    | 1.293               |
| 77494    | 1.014               |
| 77498    | 1.500               |
| 77502    | 1.293               |
| 77503    | 1.293               |
| 77504    | 1.293               |
| 77505    | 1.293               |
| 77506    | 1.293               |
| 77507    | 1.293               |
| 77510    | 0.811               |
| 77511    | 1.500               |
| 77514    | 1.293               |
| 77515    | 0.811               |
| 77517    | 0.811               |
| 77518    | 0.811               |
| 77519    | 1.500               |
| 77520    | 1.293               |
| 77521    | 0.811               |
| 77523    | 1.293               |
| 77530    | 1.293               |
| 77531    | 1.293               |
| 77532    | 1.293               |
| 77533    | 1.014               |
| 77534    | 0.811               |
| 77535    | 1.500               |
| 77536    | 1.293               |
| 77538    | 1.293               |
| 77539    | 0.811               |
| 77541    | 0.811               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77545    | 1.293               |
| 77546    | 1.293               |
| 77547    | 0.811               |
| 77550    | 1.293               |
| 77551    | 1.293               |
| 77554    | 0.811               |
| 77560    | 1.293               |
| 77562    | 0.811               |
| 77563    | 0.811               |
| 77564    | 1.500               |
| 77565    | 0.811               |
| 77566    | 0.811               |
| 77568    | 0.811               |
| 77571    | 1.293               |
| 77573    | 1.293               |
| 77575    | 1.500               |
| 77577    | 0.811               |
| 77578    | 1.293               |
| 77581    | 1.293               |
| 77582    | 1.500               |
| 77583    | 0.811               |
| 77584    | 1.293               |
| 77585    | 1.014               |
| 77586    | 1.293               |
| 77587    | 1.293               |
| 77590    | 0.811               |
| 77591    | 0.811               |
| 77597    | 1.293               |
| 77598    | 1.293               |
| 77611    | 1.293               |
| 77612    | 1.293               |
| 77613    | 1.293               |
| 77614    | 1.293               |
| 77616    | 1.014               |
| 77617    | 0.811               |
| 77619    | 1.293               |
| 77622    | 1.293               |
| 77623    | 0.811               |
| 77624    | 1.500               |
| 77625    | 1.500               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77627    | 1.293               |
| 77629    | 1.293               |
| 77630    | 1.293               |
| 77632    | 1.293               |
| 77640    | 1.293               |
| 77642    | 0.811               |
| 77650    | 0.811               |
| 77651    | 1.293               |
| 77655    | 1.293               |
| 77656    | 1.500               |
| 77657    | 1.500               |
| 77659    | 1.293               |
| 77660    | 1.500               |
| 77662    | 1.500               |
| 77664    | 1.500               |
| 77665    | 1.293               |
| 77701    | 1.293               |
| 77702    | 1.500               |
| 77703    | 1.500               |
| 77705    | 1.293               |
| 77706    | 1.500               |
| 77707    | 1.293               |
| 77708    | 1.293               |
| 77713    | 1.293               |
| 77801    | 1.014               |
| 77802    | 1.014               |
| 77803    | 1.203               |
| 77807    | 1.014               |
| 77808    | 1.203               |
| 77830    | 1.500               |
| 77831    | 1.014               |
| 77833    | 1.500               |
| 77835    | 1.014               |
| 77836    | 1.014               |
| 77837    | 1.203               |
| 77840    | 1.203               |
| 77845    | 1.014               |
| 77853    | 1.014               |
| 77856    | 1.203               |
| 77857    | 1.203               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 77859    | 1.491               |
| 77861    | 1.014               |
| 77864    | 1.014               |
| 77865    | 1.203               |
| 77868    | 1.014               |
| 77871    | 1.203               |
| 77872    | 1.014               |
| 77873    | 1.500               |
| 77879    | 1.014               |
| 77880    | 1.014               |
| 77901    | 1.293               |
| 77904    | 1.293               |
| 77905    | 1.293               |
| 77950    | 0.399               |
| 77951    | 0.811               |
| 77954    | 1.293               |
| 77957    | 1.500               |
| 77961    | 1.293               |
| 77962    | 0.811               |
| 77963    | 0.811               |
| 77964    | 1.500               |
| 77968    | 0.811               |
| 77970    | 1.293               |
| 77971    | 1.293               |
| 77974    | 1.293               |
| 77975    | 1.014               |
| 77979    | 1.293               |
| 77982    | 0.399               |
| 77983    | 0.811               |
| 77984    | 1.500               |
| 77988    | 1.293               |
| 77990    | 0.399               |
| 77991    | 1.500               |
| 77994    | 1.293               |
| 77995    | 1.500               |
| 78002    | 1.293               |
| 78003    | 1.500               |
| 78004    | 1.500               |
| 78005    | 1.293               |
| 78006    | 1.293               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78007    | 0.399               |
| 78008    | 0.811               |
| 78009    | 1.293               |
| 78010    | 1.293               |
| 78011    | 0.811               |
| 78012    | 0.811               |
| 78013    | 1.500               |
| 78014    | 0.399               |
| 78015    | 1.500               |
| 78016    | 1.293               |
| 78017    | 0.399               |
| 78019    | 0.380               |
| 78021    | 0.399               |
| 78022    | 0.380               |
| 78023    | 1.293               |
| 78024    | 1.500               |
| 78025    | 1.500               |
| 78026    | 0.811               |
| 78027    | 1.500               |
| 78028    | 1.500               |
| 78039    | 1.293               |
| 78040    | 0.380               |
| 78041    | 0.380               |
| 78043    | 0.380               |
| 78045    | 0.380               |
| 78046    | 0.380               |
| 78050    | 1.293               |
| 78052    | 1.293               |
| 78055    | 1.293               |
| 78056    | 1.293               |
| 78057    | 0.811               |
| 78058    | 1.500               |
| 78059    | 1.293               |
| 78061    | 0.811               |
| 78063    | 1.293               |
| 78064    | 1.293               |
| 78065    | 1.293               |
| 78066    | 1.293               |
| 78067    | 0.380               |
| 78069    | 1.293               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78070    | 1.500               |
| 78071    | 0.399               |
| 78072    | 0.811               |
| 78073    | 1.293               |
| 78075    | 0.811               |
| 78076    | 0.282               |
| 78101    | 1.293               |
| 78102    | 0.399               |
| 78108    | 1.500               |
| 78109    | 1.293               |
| 78111    | 1.293               |
| 78112    | 1.293               |
| 78113    | 0.811               |
| 78114    | 1.500               |
| 78116    | 1.293               |
| 78117    | 1.293               |
| 78118    | 0.811               |
| 78119    | 0.811               |
| 78121    | 1.293               |
| 78122    | 1.500               |
| 78123    | 1.500               |
| 78124    | 1.500               |
| 78130    | 1.500               |
| 78132    | 1.500               |
| 78133    | 1.500               |
| 78140    | 1.500               |
| 78141    | 0.811               |
| 78142    | 0.399               |
| 78145    | 0.399               |
| 78146    | 0.399               |
| 78147    | 1.293               |
| 78148    | 1.293               |
| 78150    | 1.293               |
| 78151    | 0.811               |
| 78152    | 1.500               |
| 78154    | 1.500               |
| 78155    | 1.500               |
| 78159    | 1.293               |
| 78160    | 1.500               |
| 78161    | 1.500               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78162    | 0.399               |
| 78163    | 1.500               |
| 78164    | 1.293               |
| 78201    | 1.500               |
| 78202    | 1.293               |
| 78203    | 1.293               |
| 78204    | 1.500               |
| 78205    | 1.293               |
| 78206    | 1.500               |
| 78207    | 1.293               |
| 78208    | 1.293               |
| 78209    | 1.500               |
| 78210    | 1.293               |
| 78211    | 1.293               |
| 78212    | 1.293               |
| 78213    | 1.293               |
| 78214    | 1.293               |
| 78215    | 1.293               |
| 78216    | 1.500               |
| 78217    | 1.500               |
| 78218    | 1.500               |
| 78219    | 1.293               |
| 78220    | 1.293               |
| 78221    | 0.811               |
| 78222    | 1.293               |
| 78223    | 1.500               |
| 78224    | 1.293               |
| 78225    | 1.293               |
| 78226    | 1.293               |
| 78227    | 1.293               |
| 78228    | 1.293               |
| 78229    | 1.293               |
| 78230    | 1.500               |
| 78231    | 1.293               |
| 78232    | 1.500               |
| 78233    | 1.293               |
| 78234    | 1.500               |
| 78235    | 1.500               |
| 78236    | 1.293               |
| 78237    | 1.293               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78238    | 1.293               |
| 78239    | 1.500               |
| 78240    | 1.500               |
| 78242    | 1.293               |
| 78244    | 1.293               |
| 78245    | 1.500               |
| 78247    | 1.293               |
| 78248    | 1.500               |
| 78249    | 1.293               |
| 78250    | 1.293               |
| 78251    | 1.293               |
| 78252    | 1.293               |
| 78253    | 1.500               |
| 78254    | 1.293               |
| 78255    | 1.293               |
| 78256    | 1.293               |
| 78257    | 1.293               |
| 78258    | 1.293               |
| 78259    | 1.293               |
| 78260    | 1.293               |
| 78261    | 1.293               |
| 78263    | 0.811               |
| 78264    | 1.293               |
| 78266    | 1.293               |
| 78330    | 0.380               |
| 78332    | 0.380               |
| 78336    | 0.380               |
| 78338    | 0.282               |
| 78339    | 0.380               |
| 78340    | 0.811               |
| 78341    | 0.282               |
| 78343    | 0.380               |
| 78344    | 0.282               |
| 78347    | 0.399               |
| 78349    | 0.282               |
| 78350    | 0.380               |
| 78351    | 0.380               |
| 78352    | 0.811               |
| 78353    | 0.380               |
| 78355    | 0.380               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78357    | 0.380               |
| 78358    | 0.811               |
| 78359    | 0.399               |
| 78360    | 0.380               |
| 78361    | 0.380               |
| 78362    | 0.380               |
| 78363    | 0.380               |
| 78368    | 0.399               |
| 78369    | 0.380               |
| 78370    | 0.380               |
| 78372    | 0.380               |
| 78373    | 0.380               |
| 78374    | 0.399               |
| 78375    | 0.380               |
| 78376    | 0.282               |
| 78377    | 1.293               |
| 78379    | 0.380               |
| 78380    | 0.380               |
| 78382    | 0.811               |
| 78383    | 0.399               |
| 78384    | 0.380               |
| 78385    | 0.380               |
| 78387    | 0.811               |
| 78389    | 0.811               |
| 78390    | 0.399               |
| 78391    | 0.380               |
| 78393    | 0.811               |
| 78401    | 0.380               |
| 78402    | 0.380               |
| 78404    | 0.380               |
| 78405    | 0.380               |
| 78406    | 0.380               |
| 78407    | 0.380               |
| 78408    | 0.380               |
| 78409    | 0.380               |
| 78410    | 0.399               |
| 78411    | 0.380               |
| 78412    | 0.380               |
| 78413    | 0.380               |
| 78414    | 0.380               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78415    | 0.380               |
| 78416    | 0.399               |
| 78417    | 0.380               |
| 78418    | 0.380               |
| 78419    | 0.811               |
| 78501    | 0.714               |
| 78503    | 0.714               |
| 78504    | 0.714               |
| 78516    | 0.714               |
| 78520    | 0.282               |
| 78521    | 0.217               |
| 78526    | 0.282               |
| 78535    | 0.217               |
| 78536    | 0.380               |
| 78537    | 0.714               |
| 78538    | 0.279               |
| 78539    | 0.383               |
| 78541    | 0.714               |
| 78542    | 0.714               |
| 78543    | 0.279               |
| 78548    | 0.282               |
| 78549    | 0.279               |
| 78550    | 0.282               |
| 78552    | 0.217               |
| 78557    | 0.714               |
| 78558    | 0.714               |
| 78559    | 0.282               |
| 78560    | 0.714               |
| 78562    | 0.279               |
| 78563    | 0.714               |
| 78564    | 0.282               |
| 78565    | 0.714               |
| 78566    | 0.282               |
| 78567    | 0.217               |
| 78569    | 0.282               |
| 78570    | 0.279               |
| 78572    | 0.714               |
| 78573    | 0.714               |
| 78574    | 0.714               |
| 78575    | 0.217               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78576    | 0.714               |
| 78577    | 0.714               |
| 78578    | 0.217               |
| 78580    | 0.282               |
| 78582    | 0.282               |
| 78583    | 0.217               |
| 78584    | 0.282               |
| 78586    | 0.217               |
| 78588    | 0.282               |
| 78589    | 0.714               |
| 78591    | 0.282               |
| 78592    | 0.282               |
| 78593    | 0.282               |
| 78595    | 0.714               |
| 78596    | 0.714               |
| 78597    | 0.282               |
| 78598    | 0.380               |
| 78599    | 0.714               |
| 78602    | 1.014               |
| 78605    | 1.014               |
| 78606    | 1.014               |
| 78607    | 1.014               |
| 78608    | 1.203               |
| 78609    | 1.014               |
| 78610    | 1.014               |
| 78611    | 1.014               |
| 78612    | 1.014               |
| 78613    | 1.203               |
| 78614    | 1.500               |
| 78615    | 1.014               |
| 78616    | 1.014               |
| 78617    | 1.014               |
| 78618    | 1.500               |
| 78619    | 1.014               |
| 78620    | 1.014               |
| 78621    | 1.014               |
| 78623    | 1.500               |
| 78624    | 1.014               |
| 78626    | 1.203               |
| 78628    | 1.014               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78629    | 1.500               |
| 78631    | 1.014               |
| 78632    | 1.500               |
| 78633    | 1.203               |
| 78634    | 1.014               |
| 78635    | 1.014               |
| 78636    | 1.014               |
| 78638    | 1.014               |
| 78639    | 1.014               |
| 78640    | 1.014               |
| 78641    | 1.203               |
| 78642    | 1.014               |
| 78643    | 1.500               |
| 78644    | 1.500               |
| 78645    | 1.014               |
| 78648    | 1.014               |
| 78650    | 1.203               |
| 78652    | 1.203               |
| 78653    | 1.014               |
| 78654    | 1.014               |
| 78655    | 1.500               |
| 78656    | 1.500               |
| 78657    | 1.203               |
| 78659    | 1.014               |
| 78660    | 1.203               |
| 78661    | 1.014               |
| 78662    | 1.500               |
| 78663    | 1.014               |
| 78664    | 1.014               |
| 78665    | 1.500               |
| 78666    | 1.500               |
| 78669    | 1.500               |
| 78670    | 1.203               |
| 78671    | 1.500               |
| 78672    | 1.014               |
| 78675    | 1.500               |
| 78676    | 1.014               |
| 78677    | 1.293               |
| 78681    | 1.014               |
| 78701    | 1.014               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78702    | 1.014               |
| 78703    | 1.014               |
| 78704    | 1.014               |
| 78705    | 1.014               |
| 78712    | 1.014               |
| 78717    | 1.203               |
| 78719    | 1.014               |
| 78721    | 1.014               |
| 78722    | 1.014               |
| 78723    | 1.014               |
| 78724    | 1.014               |
| 78725    | 1.014               |
| 78726    | 1.014               |
| 78727    | 1.014               |
| 78728    | 1.014               |
| 78729    | 1.203               |
| 78730    | 1.203               |
| 78731    | 1.203               |
| 78732    | 1.014               |
| 78733    | 1.014               |
| 78734    | 1.014               |
| 78735    | 1.014               |
| 78736    | 1.500               |
| 78737    | 1.014               |
| 78738    | 1.014               |
| 78739    | 1.014               |
| 78741    | 1.014               |
| 78742    | 1.014               |
| 78744    | 1.014               |
| 78745    | 1.014               |
| 78746    | 1.014               |
| 78747    | 1.014               |
| 78748    | 1.014               |
| 78749    | 1.014               |
| 78750    | 1.014               |
| 78751    | 1.014               |
| 78752    | 1.500               |
| 78753    | 1.014               |
| 78754    | 1.014               |
| 78756    | 1.014               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78757    | 1.014               |
| 78758    | 1.014               |
| 78759    | 1.203               |
| 78801    | 1.500               |
| 78827    | 0.811               |
| 78828    | 1.500               |
| 78829    | 1.293               |
| 78830    | 1.293               |
| 78832    | 1.500               |
| 78833    | 1.014               |
| 78834    | 1.293               |
| 78836    | 0.811               |
| 78837    | 1.014               |
| 78838    | 1.500               |
| 78839    | 0.811               |
| 78840    | 1.293               |
| 78843    | 1.293               |
| 78850    | 1.293               |
| 78851    | 1.500               |
| 78852    | 0.811               |
| 78861    | 1.293               |
| 78870    | 1.500               |
| 78871    | 1.500               |
| 78872    | 1.293               |
| 78873    | 1.500               |
| 78877    | 0.811               |
| 78879    | 1.014               |
| 78880    | 1.500               |
| 78881    | 1.500               |
| 78883    | 1.293               |
| 78884    | 1.014               |
| 78885    | 1.293               |
| 78886    | 1.293               |
| 78931    | 1.500               |
| 78932    | 1.014               |
| 78933    | 1.293               |
| 78934    | 1.500               |
| 78935    | 1.500               |
| 78938    | 1.014               |
| 78940    | 1.014               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 78941    | 1.500               |
| 78942    | 1.014               |
| 78943    | 1.014               |
| 78944    | 1.500               |
| 78945    | 1.500               |
| 78946    | 1.014               |
| 78947    | 1.014               |
| 78948    | 1.014               |
| 78949    | 1.500               |
| 78950    | 1.500               |
| 78951    | 1.500               |
| 78953    | 1.500               |
| 78954    | 1.014               |
| 78956    | 1.500               |
| 78957    | 1.203               |
| 78959    | 1.500               |
| 78962    | 1.500               |
| 78963    | 1.014               |
| 79001    | 2.429               |
| 79002    | 2.881               |
| 79003    | 2.529               |
| 79005    | 2.881               |
| 79007    | 2.529               |
| 79009    | 2.154               |
| 79010    | 2.429               |
| 79011    | 2.529               |
| 79012    | 2.529               |
| 79013    | 2.429               |
| 79014    | 2.881               |
| 79015    | 2.529               |
| 79018    | 2.429               |
| 79019    | 2.881               |
| 79021    | 2.429               |
| 79022    | 2.429               |
| 79024    | 2.881               |
| 79027    | 2.429               |
| 79029    | 2.529               |
| 79031    | 2.429               |
| 79032    | 2.529               |
| 79033    | 2.881               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79034    | 2.881               |
| 79035    | 2.429               |
| 79036    | 2.529               |
| 79039    | 2.529               |
| 79040    | 2.529               |
| 79041    | 2.429               |
| 79042    | 2.529               |
| 79043    | 2.429               |
| 79044    | 2.429               |
| 79045    | 2.429               |
| 79046    | 2.881               |
| 79051    | 2.429               |
| 79052    | 2.529               |
| 79054    | 2.881               |
| 79056    | 2.881               |
| 79057    | 2.881               |
| 79058    | 2.529               |
| 79059    | 2.529               |
| 79061    | 2.529               |
| 79062    | 2.529               |
| 79063    | 2.529               |
| 79064    | 2.429               |
| 79065    | 2.881               |
| 79068    | 2.529               |
| 79070    | 2.881               |
| 79072    | 2.529               |
| 79078    | 2.529               |
| 79079    | 2.529               |
| 79080    | 2.881               |
| 79081    | 2.529               |
| 79082    | 2.429               |
| 79083    | 2.881               |
| 79084    | 2.429               |
| 79085    | 2.429               |
| 79086    | 2.529               |
| 79087    | 2.154               |
| 79088    | 2.529               |
| 79092    | 2.429               |
| 79093    | 2.881               |
| 79094    | 2.529               |



# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79095    | 2.881               |
| 79096    | 2.881               |
| 79097    | 2.529               |
| 79098    | 2.529               |
| 79101    | 2.529               |
| 79102    | 2.529               |
| 79103    | 2.529               |
| 79104    | 2.529               |
| 79106    | 2.529               |
| 79107    | 2.529               |
| 79108    | 2.529               |
| 79109    | 2.529               |
| 79110    | 2.529               |
| 79111    | 2.881               |
| 79118    | 2.529               |
| 79119    | 2.529               |
| 79121    | 2.529               |
| 79124    | 2.529               |
| 79201    | 2.529               |
| 79220    | 2.529               |
| 79221    | 2.529               |
| 79223    | 2.529               |
| 79225    | 2.881               |
| 79226    | 2.529               |
| 79227    | 2.529               |
| 79229    | 2.529               |
| 79230    | 2.881               |
| 79233    | 2.529               |
| 79234    | 2.529               |
| 79235    | 2.529               |
| 79237    | 2.881               |
| 79239    | 2.881               |
| 79240    | 2.529               |
| 79241    | 2.529               |
| 79243    | 2.529               |
| 79244    | 2.529               |
| 79245    | 2.529               |
| 79247    | 2.529               |
| 79248    | 2.529               |
| 79250    | 2.429               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79251    | 2.529               |
| 79252    | 2.881               |
| 79255    | 2.881               |
| 79256    | 2.529               |
| 79257    | 2.529               |
| 79258    | 2.529               |
| 79259    | 2.529               |
| 79261    | 2.881               |
| 79311    | 2.429               |
| 79312    | 2.429               |
| 79313    | 2.529               |
| 79314    | 1.491               |
| 79316    | 2.429               |
| 79322    | 2.529               |
| 79323    | 1.491               |
| 79324    | 2.154               |
| 79325    | 2.154               |
| 79326    | 2.529               |
| 79329    | 2.429               |
| 79330    | 2.429               |
| 79331    | 2.429               |
| 79336    | 2.429               |
| 79339    | 2.529               |
| 79342    | 2.154               |
| 79343    | 2.429               |
| 79344    | 2.154               |
| 79345    | 2.429               |
| 79346    | 2.154               |
| 79347    | 2.154               |
| 79350    | 2.529               |
| 79351    | 2.429               |
| 79353    | 2.154               |
| 79355    | 1.491               |
| 79356    | 2.429               |
| 79357    | 2.529               |
| 79358    | 2.429               |
| 79359    | 1.491               |
| 79360    | 1.491               |
| 79363    | 2.429               |
| 79364    | 2.529               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79366    | 2.529               |
| 79367    | 2.529               |
| 79370    | 2.529               |
| 79371    | 2.154               |
| 79372    | 2.429               |
| 79373    | 2.429               |
| 79376    | 2.154               |
| 79377    | 2.154               |
| 79379    | 2.154               |
| 79381    | 2.529               |
| 79382    | 2.429               |
| 79401    | 2.429               |
| 79403    | 2.429               |
| 79404    | 2.429               |
| 79407    | 2.429               |
| 79409    | 2.429               |
| 79410    | 2.429               |
| 79411    | 2.429               |
| 79412    | 2.429               |
| 79413    | 2.429               |
| 79414    | 2.429               |
| 79415    | 2.429               |
| 79416    | 2.429               |
| 79423    | 2.429               |
| 79424    | 2.429               |
| 79501    | 2.429               |
| 79502    | 2.529               |
| 79503    | 2.529               |
| 79504    | 2.429               |
| 79505    | 2.529               |
| 79506    | 2.429               |
| 79508    | 2.429               |
| 79510    | 2.429               |
| 79511    | 2.154               |
| 79512    | 2.429               |
| 79517    | 2.429               |
| 79518    | 2.529               |
| 79519    | 2.154               |
| 79520    | 2.529               |
| 79521    | 2.429               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79525    | 2.429               |
| 79526    | 2.529               |
| 79527    | 2.429               |
| 79528    | 2.529               |
| 79529    | 2.529               |
| 79530    | 2.429               |
| 79532    | 2.154               |
| 79533    | 2.429               |
| 79534    | 2.429               |
| 79535    | 2.429               |
| 79536    | 2.429               |
| 79537    | 2.429               |
| 79538    | 2.154               |
| 79539    | 2.529               |
| 79540    | 2.529               |
| 79541    | 2.429               |
| 79543    | 2.429               |
| 79544    | 2.429               |
| 79545    | 2.429               |
| 79546    | 2.529               |
| 79547    | 2.529               |
| 79548    | 2.529               |
| 79549    | 2.429               |
| 79553    | 2.529               |
| 79556    | 2.429               |
| 79560    | 2.429               |
| 79561    | 2.429               |
| 79562    | 2.429               |
| 79563    | 2.429               |
| 79565    | 2.429               |
| 79566    | 2.154               |
| 79567    | 2.154               |
| 79601    | 2.429               |
| 79602    | 2.429               |
| 79603    | 2.429               |
| 79605    | 2.429               |
| 79606    | 2.429               |
| 79607    | 2.429               |
| 79701    | 1.491               |
| 79703    | 1.491               |

# United Property & Casualty Insurance Company

## TEXAS HOMEOWNER PROGRAM MANUAL 1.0

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79705    | 1.491               |
| 79706    | 1.491               |
| 79707    | 2.154               |
| 79713    | 2.429               |
| 79714    | 1.491               |
| 79718    | 1.293               |
| 79719    | 1.014               |
| 79720    | 2.429               |
| 79730    | 1.014               |
| 79731    | 1.203               |
| 79733    | 2.429               |
| 79734    | 1.293               |
| 79735    | 1.500               |
| 79738    | 2.429               |
| 79739    | 2.154               |
| 79740    | 2.429               |
| 79741    | 1.203               |
| 79742    | 1.014               |
| 79743    | 1.203               |
| 79744    | 1.014               |
| 79745    | 1.014               |
| 79748    | 2.154               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79749    | 2.154               |
| 79752    | 1.203               |
| 79754    | 1.014               |
| 79755    | 1.491               |
| 79756    | 1.203               |
| 79758    | 1.491               |
| 79759    | 1.491               |
| 79761    | 2.154               |
| 79762    | 2.154               |
| 79763    | 1.491               |
| 79764    | 1.491               |
| 79765    | 1.491               |
| 79766    | 1.491               |
| 79772    | 1.500               |
| 79777    | 1.014               |
| 79778    | 1.491               |
| 79782    | 2.154               |
| 79783    | 2.154               |
| 79785    | 1.500               |
| 79788    | 1.203               |
| 79789    | 1.203               |
| 79821    | 0.380               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79830    | 0.811               |
| 79834    | 0.380               |
| 79835    | 0.380               |
| 79836    | 0.380               |
| 79837    | 0.811               |
| 79838    | 0.380               |
| 79839    | 0.380               |
| 79842    | 1.293               |
| 79843    | 0.399               |
| 79845    | 0.380               |
| 79847    | 1.500               |
| 79848    | 1.500               |
| 79849    | 0.380               |
| 79851    | 0.811               |
| 79852    | 0.282               |
| 79853    | 0.380               |
| 79854    | 0.811               |
| 79855    | 0.380               |
| 79901    | 0.380               |
| 79902    | 0.399               |
| 79903    | 0.380               |
| 79904    | 0.380               |

| ZIP Code | Tornado Hail Factor |
|----------|---------------------|
| 79905    | 0.380               |
| 79906    | 0.380               |
| 79907    | 0.380               |
| 79908    | 0.399               |
| 79911    | 0.380               |
| 79912    | 0.380               |
| 79915    | 0.380               |
| 79918    | 0.399               |
| 79922    | 0.380               |
| 79924    | 0.399               |
| 79925    | 0.380               |
| 79927    | 0.380               |
| 79928    | 0.380               |
| 79930    | 0.380               |
| 79932    | 0.380               |
| 79934    | 0.380               |
| 79935    | 0.380               |
| 79936    | 0.380               |
| 79938    | 0.380               |
| 77655    | 0.811               |
| 79326    | 2.529               |
| 77457    | 0.811               |

# United Property & Casualty Insurance Company

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### RULE INDEX

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