

General Underwriting Rules and Guidelines

Unacceptable

Physical Characteristics (Unacceptable - do not submit)

Applies to TDP-1 & HO-A policies

1. Manufactured homes (mobile, multi-sectionals, park models and modified homes), dome homes, travel trailers, motor homes or houseboats.
2. Dwellings when more than two roomers or boarders reside, including those in foster or assisted living care.
3. Dwellings with more than two-family units
4. Dwellings rented on a daily, weekly or seasonal basis.
5. Attached to or occupied as a commercial risk or commercial building converted into a dwelling.
6. Business conducted on premises. If primary owner-occupied and business is incidental, refer to *Phone for Approval*.
7. Occupied as rooming houses, fraternities, sororities, student housing or other similar types of occupancies.
8. Properties in foreclosure.
9. Condemned due to condition, urban renewal, highway construction or other similar reasons.
10. On islands with no fire protection or in isolated areas not accessible by a road.
11. Located in brush or forest fire areas.
12. Neighboring structures that are vacant and abandoned or have unrepaired damage or any condition that increases the likelihood of loss to the insured property.
13. Illegal activity, trade or business is conducted on the premises.
14. Owner-occupied dwellings that are under construction or undergoing major renovation (new addition or additional story) when:
 - a. Construction began more than 12 months ago and/or
 - b. Currently not fully enclosed and/or
 - c. Will not be occupied within 90 days and/or
 - d. Not constructed by a licensed contractor and/or
 - e. Insuring for replacement cost and replacement cost does not reflect the completed value.

Note: If rental and unoccupied, vacancy procedures apply. Refer to *Submit for Approval*.

Note: Foremost does not offer a Builders Risk Policy.
15. Owner-occupied dwellings when the Named Insured is a business, including a corporation or lending institution.
16. Land Trust or Property Management Company as Named Insured.
17. Dwellings without heat, electric and plumbing systems or have materials that are inadequate, obsolete or in need of repair, including but not limited to:
 - a. Polybutylene plumbing materials
 - b. Synthetic stucco siding
 - c. Electric service less than 100 AMP
18. Dwellings with a roof that includes any material that has been placed over wood shingles.
19. Dwellings with:
 - a. A homemade or kit auxiliary heating device or kerosene space heater.
 - b. A manufactured heating device or fireplace insert not installed to the local building code or to the manufacturer's specifications.
 - c. Gas/electric space heaters attached by wall mounting or gas lines as the primary heating system UNLESS the heater is:
 - UL-approved and
 - Approved by the local building inspector, meets local building codes or is commercially installed.
 - d. A fireplace, woodstove or portable heating device used as the only source of heat. A portable heating device is defined as one that is not secured by a gas line or mounted to a wall.
 - e. A heat source that uses a fuel tank located below ground when the tank is 20 years old or older and has not been inspected within the past 12 months.
20. Properties with an outbuilding:
 - a. That has a wood-burning or solid fuel auxiliary heating device.
 - b. TDP-1 - Used for farming activities including crops and livestock unless other structures coverage and liability coverage are not provided.
 - c. That is the only building requested to be insured.
 - d. In poor physical condition or not properly maintained, unless the Specific Structure Exclusion form is attached to the policy and presents no additional liability hazard.
21. Dwellings located in restricted areas refer to Restricted Areas Underwriting Bulletin, Form 7508-42 for specifics. We may add or delete from the Restricted Areas Underwriting Bulletin at our discretion.
22. Dwelling/other structures that are structurally unsound or have unrepaired damage including damage resulting from water.
23. Market values greater than \$350,000.
24. Dwellings and premises that exhibit less than marginal condition and maintenance.
25. Coverage A amount other than 100% of market value.
26. Insuring for Replacement Cost:
 - a. When replacement cost is less than \$50,000 or greater than \$750,000
 - b. Dwellings and premises that do not exhibit above average condition and maintenance
 - c. Market value to replacement cost ratio is less than 70%
 - d. Coverage A amount is other than 100% of replacement cost.
27. Vacant or unoccupied - **Eligible on TDP-1 only:**
 - a. With no intent to sell, rent or occupy the dwelling or
 - b. Dwellings not completely secured or
 - c. Vacant or unoccupied for more than 24 months

Note: If newly purchased/acquired with the intent to sell, rent or occupy, refer to *Submit for Approval*.

Personal Characteristics
(Unacceptable - do not submit)

Applies to TDP-1 & HO-A policies

1. Applicant of an owner-occupied dwelling with a marginal financial responsibility status in combination with another underwriting concern.
2. Applicant who is legally mentally incompetent.
3. Applicant, spouse or member of the household convicted of a felony within the past five years that can be related to the exposures involved and coverages of a property policy, Physical Damage and/ or Liability. Examples include but are not limited to:
 - a. Arson or attempt to commit arson
 - b. Burglary, theft, robbery or malicious destruction of property
 - c. Fraud, forgery, falsifying claims or evidence
 - d. Homicide, reckless injury, crimes involving weapons
 - e. Crimes against children, sexual assault or abduction.
4. More than 5 paid surcharge claims in the past 5 years. See *Surcharges* for explanation on how to determine if the loss should be surcharged.

Liability Characteristics
(Unacceptable - do not submit)

Applies to TDP-1 & HO-A policies

1. Properties with pools (over 2.5 feet deep) must have a fence minimum four feet high (fully enclosing the pool) AND a self-locking gate.
 EXCEPTIONS for above ground pools:
 - a. Pools with a deck (at least four feet high) and has a self-locking gate.
 - b. Pools without a deck must have sides at least four feet high and a retractable ladder.
2. Properties with trampolines.
3. Properties when daycare services are provided, including but not limited to: child, adult and pet care.
4. Properties with physical defects such as broken steps or poorly maintained other structures which increase the potential for loss.
5. Applicants with Professional Liability exposures.
6. Properties with farm/ranch exposures when the applicant:
 - a. Earns over \$5,000 per year from farming or
 - b. Farms over 10 acres or
 - c. Employs full-time or part-time workers or
 - d. Rents his land to others or
 - e. Owns livestock and keeps it in an unfenced area or
 - f. Keeps livestock belonging to others on the premises or
 - g. Owns more than five farm animals.
7. Rental properties without working smoke detectors or fire alarms.
8. **TDP-1** - Vacant properties with a pool or pond on the premises, whether fenced or unfenced.

Pre-Approval

Applies to TDP-1 & HO-A policies

1. **Insuring for Replacement Cost** - Replacement Cost values greater than \$250,000.
2. Three or more unrelated Named Insureds, if owner-occupied.
3. Any dwelling currently without coverage, including but not limited to:
 - a. Lapse in coverage due to non-payment over 12 months
 - b. Never insured (not including first time home buyers)

Note: If a prior Foremost policy cancelled for non-payment refer to Rewrite procedures.
4. Any previous Foremost policy that has cancelled for underwriting reasons.
5. Dwellings located in a different state than where the insured resides.
6. Properties located adjacent or next to a vacant or unoccupied structure.
7. Primary owner-occupied property with incidental business on premises.

Note: Auto repair and beauty salon businesses are unacceptable.
8. Dwellings with wood foundations.
9. Risks with unusual exposures or increase in hazards not previously addressed.

10. Properties with a hobby farm.
11. Dwellings with open foundations more than two feet high.
12. Seasonal dwellings with:
 - a. No heat, no plumbing but has electric service.
 - b. Wood-burning devices or portable heating devices as the only heat source. Portable heating devices are defined as those that are not secured to the dwelling by wall mountings or gas lines.
13. Properties occupied by persons who own:
 - a. Any unusual or exotic animal or
 - b. Animals with a previous bite history or
 - c. Potentially dangerous dogs. Ineligible breeds include but are not limited to: Akita's, American Staffordshire Terriers, Chows, Doberman Pinschers, Pit Bulls, Presa Canarios, Rottweilers, wolf hybrids OR any dog that is a mix of any breed listed above.

Note: May require the attachment of the Animal Liability Exclusion form.

TDP-1
<ol style="list-style-type: none"> 1. Any applicant with prior loss activity that includes the following: (Includes ALL losses incurred by the applicant for any owned or previously owned properties within the past 5 years) <ol style="list-style-type: none"> a. A water loss of more than \$5,000 or b. More than two water losses resulting from the same cause or c. Any open claim or d. Any liability loss or e. If cause of any one loss was water appliance-related or water that resulted in mold, a Department of Insurance Certificate of Remediation form may be required or f. Owns less than 5 properties - <ul style="list-style-type: none"> • More than 2 physical damage losses g. Owns 5 or more properties - <ul style="list-style-type: none"> • More than 6 weather-related losses • More than 3 theft and/or vandalism losses • 9 or more losses of any nature

HO-A
<ol style="list-style-type: none"> 1. Applicant that has had a loss of any nature in the last 5 years. 2. If cause of any one loss was water appliance-related or water that resulted in mold, a Department of Insurance Certificate of Remediation form may be required. 3. Any dwelling, other structure or premises that is in need of repair or maintenance.

Submit for Approval

Submit the following:

1. Current front and rear photos of the dwelling and any other structures to be insured to verify eligibility.
2. Completed and signed Foremost application.
3. If insuring for replacement cost send a completed **square foot** residential replacement cost estimator **or** a detailed value analysis by a licensed builder.
4. Any additional information required below.

Applies to TDP-1 & HO-A policies

1. Applicants who have incurred a FIRE loss over \$2,000 at ANY property owned and/or occupied by the applicant.
Send the following:
 - A copy of the responding fire official's report or claim report that details the cause and origin of the fire.

Note: Intentional or careless fires are unacceptable.
2. Dwellings under construction or major renovation, unless unacceptable. (See *Unacceptable*)
Send the following:
 - Explanation of when the work will be completed, how long has it been under construction, who is doing the work and what is left to be finished.
3. Dwellings that are not a traditional site-built, log or adobe home.
4. Applicants who have had a previous policy cancel or non-renew due to the condition of the dwelling or premises.
Send the following:
 - Explanation of the condition that caused the action and describe repairs.
5. When insuring for replacement cost:
 - a. Dwellings built prior to 1920 or
 - b. Seasonal dwellings less than \$50,000 or
 - c. Requests to insure over 105% of replacement cost.
6. **TDP-1** dwellings that are VACANT or unoccupied for less than 24 months UNLESS the property is up for sale, awaiting rental, or in estate.
Send the following:
 - Explanation of vacancy. Include how long it has been vacant, how much longer they anticipate it to be vacant, and reason why it's been and/or will continue to be vacant.

Note: Risks which are vacant or unoccupied as of the effective date should be rated "VACANT". When they become occupied, contact your Servicing Agent to change the rate to occupied. During the policy period, when the dwelling becomes vacant/unoccupied, the risk must be rated as vacant.

Emergency Restrictions

In times of an emergency the company may impose temporary restrictions on binding authority. During an emergency restriction YOU MAY NOT BIND COVERAGE on new risks or accept requests to increase coverage limits for homes, other structures or personal property, or lower deductibles on existing policies.

Emergency restrictions could include, but are not limited to:

- a. Riots or civil commotion
- b. Floods, forest fires or other natural disasters.
- c. Hurricanes and tropical storms - Refer to Hurricane and Tropical Storm Bulletin - Form 5468.
- d. Earthquakes - Restrictions begin with the occurrence of an earthquake of:
 - 5.0 to 5.9 Richter and within 50-MILES OF THE EPICENTER for homes located within the designated counties and/or zip codes.
 - Or, 6.0 Richter (or greater) and WITHIN 100-MILES OF THE EPICENTER for homes located within the designated counties and/or zip codes.
 - For a period of 72-hours on all transactions.
 - An aftershock of 5.0 Richter (or greater) that occurs DURING THE RESTRICTED PERIOD, (as specified above) will be treated as a new earthquake, resulting in a NEW PERIOD OF SUSPENDED BINDING AUTHORITY.

Dwelling Fire Homeowners

	TDP-1	HO-A
Masonry Dwelling is constructed with at least 50% brick, masonry veneer, Hardi-Plank or fire resistant construction.	-20%	-20%
50 Years or Older If the dwelling is owner-occupied and the first Named Insured is 50 years of age or older as of the policy effective date.	-5%	-5%
Local Burglar Alarm If the home is protected by a burglar alarm that alerts the residents of the dwelling only.	-2%	-2%
Central Fire Alarm If the home is protected by a fire alarm that alerts a central station or directly notifies the fire department.	-5%	-5%
Home Security See Definitions on page 12.	N/A	-5%
Burglar Alarm See Definitions on page 12.	N/A	-15%
Dwelling Built Pre-1930	+25%	+25%
Financial Responsibility Applies to owner-occupied risks only Superior Acceptable Marginal	-10% +25% +90%	-10% +25% +90%
Row House/Townhouse See Definitions on page 12.	+25%	+25%
Woodburner Woodburning device other than a fireplace or fireplace insert.	+\$50	+\$50
Swimming Pool More than 2.5 feet deep.	N/A	+\$50
Claim History Claims surcharge is based upon the number of paid claims within the past five years at any residence occupied by the customer. Only those claims incurred prior to becoming a Foremost policyholder are surchargeable. Residences include primaries, secondaries, seasonals, any customer occupied apartments or condominiums. Rental risks will have a surcharge applied for losses that occurred at the location we are insuring while under the ownership of the insuring landlord. Rental risks will have a surcharge applied for losses that occurred at the location we are insuring while under ownership of the insuring landlord. Surcharge will not apply to appliance-related water losses or mold-related losses when form WDR-1 - Certificate of Appliance-Related Water Damage Remediation or MDR-1 - Certificate of Mold-Related Water Damage Remediation has been signed and completed by licensed inspector.**	<p>SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES.</p> <p>1 Claim +25% 2 Claims +50% 3 Claims +75% 4 Claims +100% 5 Claims +125%</p>	<p>SURCHARGE WILL NOT APPLY TO WEATHER-RELATED LOSSES.</p> <p>1 Claim +25% 2 Claims +50% 3 Claims +75% 4 Claims +100% 5 Claims +125%</p>
Sprinkler System <i>Available on Vacant Program.</i> See Definitions on page 12.	-8%	-8%
Public Housing Authority If the insured is eligible for a Public Housing Authority Credit. <i>Available on Vacant Program.</i> See Definitions on page 12.	-10%	N/A
Hail Resistant Roof Class If the dwelling has a Hail Resistant Roof the following discounts will apply by class. <i>Available on Vacant Program.</i> See Definitions on page 12.	Class 1 or 2 -10% Class 3 or 4 -20%	Class 1 or 2 -10% Class 3 or 4 -20%
Wood Roof Surcharge If the dwelling has a roof with an outer layer constructed of wood shake or wood shingles. Wood as an under layer is unacceptable.	20%	20%

*See underwriting for eligibility criteria regarding number of allowable losses.

**Surcharge will apply for a person or specific property that has received payment or that has been the subject of three or more appliance-related claims within a three-year period.

Note: Discounts and surcharges do not apply to vacant/unoccupied properties unless specifically noted.

Construction types

Frame — Exterior walls of wood or other combustible construction, including wood iron-clad, stucco on wood or plaster on combustible supports, aluminum or plastic (vinyl) siding over frame.

Masonry Veneer — Exterior walls of combustible construction veneered with brick or stone.

Brick — Exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials. Floors and roof of wood or other combustible construction.

Fire Resistant — Exterior walls, floors and roof constructed of masonry or other fire resistant materials.

Hardi-Plank — cement fiber siding — Is a fire resistive material that looks like lap siding or shingled siding. Also eligible for the masonry discount.

Occupancy types

Vacant — A dwelling absent of most of the furniture and other items needed for human occupancy as a dwelling.

Unoccupied — Dwellings without human inhabitants but containing enough furnishings or other personal property to show an intent to return and occupy the dwelling. Rate as vacant.

Seasonal/Secondary — Dwellings which are occupied on an irregular and non-continuous basis or on a continuous basis, but less than five consecutive months.

Row house/Townhouse — Dwelling comprised of more than two residences joined by at least one common wall.

Dwelling Under Construction — A dwelling which is being built for the first time.

Dwelling Under Major Renovation — Dwellings with a new addition, additional story, gutting and rebuilding interior.

Dwellings Under Minor/Cosmetic Renovation — Dwellings with renovations such as minor repairs, exterior painting, re-siding, re-roofing or interior appearance improvements such as new carpeting, wallpaper, or painting.

Animals

Exotic Animals — Examples of exotic animals include but are not limited to: alligator, boa constrictor, venomous snake, lion, tiger and bear.

Valuation

Market Value — The fair market price a buyer would be willing to pay for the dwelling, minus the value of the land. To the public, market value generally includes non-insured elements of the property, such as land and foundation, and also reflects surrounding real estate market conditions. The fair market price for insurance coverage purposes and consequently for any claim settlement, does not include the non-insured elements. The rating base should reflect only the insurable property.

Replacement Cost — Means the cost to repair or replace property, without deduction for depreciation, with new property of like kind and quality. Replacement cost is **not** the mortgage amount.

Discounts

Home Security — To receive the Home Security discount the dwelling must meet minimum security standards for doors and windows. They are:

- Outside doors must be solid core doors that are 1 3/8 inches thick and secured by deadbolt locks.
- Metal doors must be secured by deadbolt locks.

- Double doors must be secured by header and threshold bolts that go into metal strike plates. If the door glass is within 40 inches of the header and threshold bolts, the bolts must be flush-mounted in the edge of the door.
- Dutch doors must have concealed flush-bolt locking devices.
- Garage doors must be equipped with key-operated locking devices.
- Windows must have auxiliary locking devices.
- Sliding glass doors must be secured by secondary locking devices to prevent lifting and prying.
- Contact the crime prevention unit of your local police department or sheriff's office to get an inspection to qualify for the discount. The inspector will determine whether the dwelling qualifies and will notify the Department of Insurance. The Department of Insurance will then issue a Premium Reduction Certificate - Deadbolt and Locking Devices back to the customer. This State of Texas issued Certificate is required for the discount.

Burglar Alarm — To receive a Burglar Alarm discount you must have an electronic burglar alarm system that meets the following requirements:

- Covers all doors, windows and other exterior openings, such as skylights.
- Included both an interior and exterior siren.
- Listed by Underwriters Laboratory and monitored by a UL-listed central station.
- Sales, service, installation and monitoring comply with the Texas Private Investigators and Private Security Agencies Act.
- Contact the crime prevention unit of your local police department or sheriff's office to get an inspection to qualify for the discount. The inspector will determine whether the dwelling qualifies and will notify the Department of Insurance. The Department of Insurance will issue a Premium Reduction Certificate - Burglar Alarm System back to the customer. This State of Texas issued Certificate or a copy of a bill from the central monitoring service is required for this discount.

Sprinkler System — To receive the Sprinkler System discount your dwelling must have an approved fire protection sprinkler system installed. An inspector licensed by the Texas Commission on Fire Protection and employed by a registered fire protection sprinkler system contractor must certify that the system meets National Fire Protection Association standards. You will receive a certificate to prove that you are entitled to the discount.

Hail Resistant Roof Class — To receive the Hail Resistant Roof Class discount, a State of Texas Roof Installation Certificate or other Roof Class Installation Certificate must be obtained from a licensed roofing contractor to certify the impact resistance classification.

Note: When this discount is applied, the Exclusion of Cosmetic Damage to Roof Caused by Hail form must be signed and kept on file.

Public Housing Authority — The Public Housing Authority discount is available if one of the following requirements is met:

- The dwelling is part of a Housing Project owned by, supervised and maintained by Local Housing Authorities organized under the Housing Authority Law of the State of Texas as amended.
- The dwelling is part of a Housing Project owned and supervised by Federal Authorities.
- The dwelling is part of similar housing projects privately owned, built and maintained under the supervision and whose mortgages are insured by and rents controlled by the Federal Housing Administration.

TDP-1 Territories

Territory A consists of the following counties:

Austin	Burleson	Coryell	Gillespie	Kendall	Llano	San Saba
Bastrop	Burnet	De Witt	Gonzales	Kimble	Mason	Travis
Bell	Caldwell	El Paso	Guadalupe	Lampasas	Menard	Washington
Blanco	Colorado	Falls	Hays	Lavaca	Milam	Williamson
Brazos	Comal	Fayette	Karnes	Lee	Robertson	Wilson

Territory B consists of the following counties:

Anderson	Dimmit	Henderson	La Salle	Nacogdoches	Sabine	Tyler
Angelina	Duval	Hidalgo	Leon	Navarro	San Augustine	Uvalde
Atascosa	Edwards	Houston	Liberty	Newton	San Jacinto	Val Verde
Bandera	Ellis	Hudspeth	Limestone	Orange	Schleicher	Victoria
Bee	Fort Bend	Jackson	Live Oak	Panola	Shelby	Walker
Bexar	Freestone	Jasper	Loving	Pecos	Smith	Waller
Brewster	Frio	Jeff Davis	McMullen	Polk	Starr	Webb
Brooks	Goliad	Jim Hogg	Madison	Presidio	Sutton	Wharton
Cherokee	Gregg	Jim Wells	Maverick	Real	Terrell	Zapata
Crockett	Grimes	Kerr	Medina	Reeves	Trinity	Zavala
Culberson	Hardin	Kinney	Montgomery	Rusk		

Territory C consists of the following counties:

Bosque	Collin	Erath	Hood	McCulloch	Parker	Taylor
Bowie	Comanche	Fannin	Hopkins	McLennan	Rains	Titus
Brown	Concho	Franklin	Hunt	Marion	Red River	Upshur
Callahan	Cooke	Grayson	Jack	Mills	Rockwall	Van Zandt
Camp	Delta	Hamilton	Johnson	Montague	Runnels	Wise
Cass	Denton	Harrison	Kaufman	Morris	Somervell	Wood
Coleman	Eastland	Hill	Lamar	Palo Pinto	Stephens	Young

Territory D consists of the following counties:

Andrews	Coke	Fisher	Hartley	Lubbock	Parmer	Tarrant
Archer	Collingsworth	Floyd	Haskell	Lipscomb	Potter	Terry
Armstrong	Cottle	Foard	Hemphill	Lynn	Randall	Throckmorton
Bailey	Crane	Gaines	Hockley	Martin	Reagan	Tom Green
Baylor	Crosby	Garza	Howard	Midland	Roberts	Upton
Borden	Dallam	Glasscock	Huchinson	Mitchell	Scurry	Ward
Briscoe	Dallas	Gray	Irion	Moore	Shackelford	Wheeler
Carson	Dawson	Hale	Jones	Motley	Sherman	Wichita
Castro	Deaf Smith	Hall	Kent	Nolan	Sterling	Wilbarger
Childress	Dickens	Hansford	King	Ochiltree	Stonewall	Winkler
Clay	Donley	Hardeman	Knox	Oldham	Swisher	Yoakum
Cochran	Ector	†Harris	Lamb			

† Excluding Territory E

TDP-1 Territories continued

Territory E consists of the following counties:

Aransas	Cameron	Galveston	Jefferson	Kleberg	Nueces	San Patricio
Brazoria	Chambers	†Harris	Kenedy	Maragorda	Refugio	Willacy
Calhoun						

† East and South Highway 146

HO-A Territories**Territory A consists of the following counties:**

Austin	Burleson	Coryell	Gillespie	Kendall	Llano	San Saba
Bastrop	Burnet	De Witt	Gonzales	Kimble	Mason	Travis
Bell	Caldwell	El Paso	Guadalupe	Lampasas	Menard	Washington
Blanco	Colorado	Falls	Hays	Lavaca	Milam	Williamson
Brazos	Comal	Fayette	Karnes	Lee	Robertson	Wilson

Territory B consists of the following counties:

Anderson	Dimmit	Houston	Limestone	Navarro	Sabine	Trinity
Angelina	Duval	Hudspeth	Live Oak	Newton	San Augustine	Tyler
Atascosa	Edwards	Jasper	Loving	Panola	San Jacinto	Uvalde
Bandera	Ellis	Jeff Davis	McMullen	Pecos	Schleicher	Val Verde
Bexar	Freestone	Jim Hogg	Madison	Polk	Shelby	Walker
Brewster	Frio	Kerr	Maverick	Presidio	Smith	Waller
Cherokee	Gregg	Kinney	Medina	Real	Starr	Webb
Crockett	Grimes	La Salle	Montgomery	Reeves	Sutton	Zapata
Culberson	Henderson	Leon	Nacogdoches	Rusk	Terrell	Zavala

Territory C consists of the following counties:

Bosque	Collin	Erath	Hood	McCulloch	Parker	Taylor
Bowie	Comanche	Fannin	Hopkins	McLennan	Rains	Titus
Brown	Concho	Franklin	Hunt	Marion	Red River	Upshur
Callahan	Cooke	Grayson	Jack	Mills	Rockwall	Van Zandt
Camp	Delta	Hamilton	Johnson	Montague	Runnels	Wise
Cass	Denton	Harrison	Kaufman	Morris	Somervell	Wood
Coleman	Eastland	Hill	Lamar	Palo Pinto	Stephens	Young

Territory D consists of the following counties:

Andrews	Coke	Fisher	Haskell	Lubbock	Parmer	Tarrant
Archer	Collingsworth	Floyd	Hemphill	Lipscomb	Potter	Terry
Armstrong	Cottle	Foard	Hockley	Lynn	Randall	Throckmorton
Bailey	Crane	Gaines	Howard	Martin	Reagan	Tom Green
Baylor	Crosby	Garza	Huchinson	Midland	Roberts	Upton
Borden	Dallam	Glasscock	Irion	Mitchell	Scurry	Ward
Briscoe	Dallas	Gray	Jones	Moore	Shackelford	Wheeler
Carson	Dawson	Hale	Kent	Motley	Sherman	Wichita
Castro	Deaf Smith	Hall	King	Nolan	Sterling	Wilbarger
Childress	Dickens	Hansford	Knox	Ochiltree	Stonewall	Winkler
Clay	Donley	Hardeman	Lamb	Oldham	Swisher	Yoakum
Cochran	Ector	Hartley				

HO-A Territories continued

Territory E consists of the following counties:

Aransas	Cameron	Galveston	Jefferson	Kleberg	Nueces	San Patricio
Brazoria	Chambers	†Harris	Kenedy	Maragorda	Refugio	Willacy
Calhoun						

† East and South Highway 146

Territory F: The remaining zip codes in Harris County that are not in Territory E nor G

Territory G: The following zip codes in Harris County that are not located within Territory E:

77003	77021	77044	77054	77087	77506	77562
77004	77023	77045	77058	77089	77520	77565
77011	77026	77047	77059	77336	77521	77571
77012	77028	77048	77061	77345	77530	77573
77013	77029	77049	77062	77346	77532	77581
77015	77030	77050	77075	77503	77536	77586
77016	77033	77051	77078	77504	77546	77587
77017	77034	77053	77085	77505	77547	77598
77020						

Territory H consists of the following counties:

Bee	Fort Bend	Hardin	Jackson	Liberty	Victoria	Wharton
Brooks	Goliad	Hidalgo	Jim Wells	Orange		