

The Rates

Historically the Highest in the Nation

Comparison of Texas Average Homeowners Rates to Countrywide

(HO-3 Rates*)

<u>Year</u>	<u>Texas Average Rate</u>	<u>Countrywide Average Rate</u>	<u>Texas as Percent of Countrywide</u>
1995	\$785	\$418	188%
1996	\$827	\$440	188%
1997	\$855	\$455	188%
1998	\$879	\$481	183%
1999	\$861	\$487	177%

* HO B Form in Texas

Source: Various NAIC Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner's Insurance Reports

Texas Homeowners Rate Guide

Didier Musso



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