

## Producer Bulletin Texas Home Underwriting Guidelines Update

March 16, 2020

Dear Agency Partner,

As part of our long-term strategy to stabilize homeowners rates and focus on remaining a competitive, reliable and financially strong carrier for your high net worth and affluent clients, we want you to be aware of some recent changes to Nationwide Private Client underwriting guidelines for Texas Home.

- **Eligible Roof Types**

We are no longer writing new business home policies with the following roof types:

- Wood roofs in the entire state of Texas
- Metal or slate roofs in Collin, Dallas, Denton, Lubbock, Midland and Tarrant counties

- **Wind/Hail Deductible Changes**

Our updated minimum wind/hail deductibles vary by roof type and county as follows:

Business Type	Roof Type	Minimum wind/hail deductibles – Collin, Dallas, Denton, Lubbock, Midland and Tarrant counties	Minimum wind/hail deductibles – all other counties
New Business	Wood	Not eligible	Not eligible
	Metal and slate	Not eligible	\$10,000
	All other roof types	1% or \$10,000, whichever is greater	\$10,000
Renewal*	Wood	5% or \$10,000, whichever is greater	No change at this time
	Metal and slate	5% or \$10,000, whichever is greater	No change at this time
	Flat, 15 years of age or less	2%	No change at this time
	All other roof types	1% or \$10,000, whichever is greater	No change at this time

\*Planned effective 7/1/20

If you have any questions regarding these changes, please contact your **Sales Manager**. We thank you for your continued partnership and look forward to unlocking more opportunities.

Regards,

Your Nationwide Private Client Team

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