

**Public Hearing**  
**Windstorm Insurance Legislative Oversight Board**  
**Monday, December 13, 2010 – 9:00 AM**

**Presented by:**

**George Taylor, CIC**

**F.B. Taylor Insurance & Real Estate Agency, Inc.**  
**1509 South Hwy 69**  
**Nederland, Texas 77627**

**Texas Capital Extension Room E1.016**

# Mission Statement

The purpose of my being here today is to present testimony and to furnish written information to support a case to make the Texas Department of Insurance Windstorm Inspection Program **MANDATORY** for all Counties and the areas of Harris County that are in what can be called the TWIA counties. Upon completion of the inspection a WPI – 8 Certificate will be issued.

I personally went to Port Arthur Texas City Hall shortly after the inspection program was implemented on January 1, 1988 and suggested that these inspections be required as part of the “building permit” process and incorporate or coordinate these inspections with the other inspections already required by an incorporated city. I was unsuccessful.

Cities are currently conducting inspections for the health and well being of homeowners right now prior to issuing a “Certificate of Occupancy”. This benefits the owner about to move into a structure and for well being of future owners. This was one of the important points I stressed with the City of Port Arthur. In the information attached you will see where Richard Newsome recently purchased a property constructed shortly after January 1, 1988 where the inspections WERE NOT done and he cannot purchase Insurance with the TWIA today.

In the beginning, these inspections were considered “VOLUNTARY” and in my opinion sent the wrong message to Architects, Builders, Insurance Agents and the public. A new statute Sec. 2210.256 effective June 19, 2009, states that in order to secure coverage through TWIA these inspections must be accomplished. **This language changed nothing** – you were required to have a WPI – 8 Certificate in 1988 to obtain coverage with TWIA.

I lost my Beach Cabin at Crystal Beach during Hurricane Ike. There were about 30 homes on my street and ALL 30 were a total loss with no debris to clean up. The majority of these 30 homes were older and were obviously not built in accordance with today’s code.

A new home built behind me sharing the same corner property pin survived the Hurricane with only cosmetic damage. I strongly believe that this home is a testimonial to the new building code which works.

Insurance companies are shelling out millions of dollars for these total losses, along with thousands of lawsuits at the beach specifically, and there is the argument over whether wind or flooding took these homes.

My argument to require all structures in the areas eligible for TWIA coverage, regardless of whether the coverage is through TWIA or a voluntary market, to be built to the current code and to require a WPI – 8 to be issued. The overall result would be to see less damage, and fewer “total” losses, and the Billions of dollars in saving from losses that did not occur would ultimately benefit all premium payers.

Politicians have resisted making this mandatory because public opinion affects these decisions and this action will cause building and repair costs to increase. It is time to take a leadership position and let’s pay now to reduce paying huge amounts in the future.

I also see big problems at the Texas Department of Insurance with the number of products that are being offered to meet TDI guidelines and the testing required of the manufactures. You have good people in that department but I think they are overwhelmed with the work load.

The information available to the public is many times written in too "technical" of terms or is not explained well. See George Taylor – Skylights for example Pages 8a – 8e.

Testing of products such as door knob and deadbolt assemblies are problematic – See John Scott Pages 9a – 9h and John Lindell – Pages 10a – 10d.

Testing and approval is taking too long and this system should be reviewed and changed if possible – See DASMA letter to TDI Pages 12a – 12C. They have some good ideas that I think are worthy of consideration.

# Table of Contents

## Attachments

<b>George Taylor Resume .....</b>	<b>1a – 1d</b>
<b>Letter Written to TWIA Board of Directors – June 3, 2005 .....</b>	<b>2a – 2d</b>
Letter written to TWIA Board of Directors begging to make WPI – 8 Mandatory	
<b>Example of WPI - 8 .....</b>	<b>3</b>
<b>Sec. 2210.258 Revised Insurance Code – June 19, 2009.....</b>	<b>4</b>
When the inspection program was created it was Voluntary to participate, but coverage to be placed with TWIA required a WPI – 8. This revision to the Insurance Code changed nothing.	
<b>Texas Department of Insurance – Asphalt Shingle Chart.....</b>	<b>5</b>
This chart shows requirements of Asphalt Roofing products in terms of wind speeds for the three zones: Seacoast / Zone I / Zone II	
<b>Color Chart Jefferson County – Seacoast / Zone I / Zone II.....</b>	<b>6</b>
All Coastal Counties have a similar map, but this shows how Jefferson County’s Zones are established with a color map.	
<b>Pictures of Lowes Roofing Product Aisle – Port Arthur, Texas .....</b>	<b>7a – 7f</b>
This shows the shelving space devoted to roofing products at Lowes (7b). Next you will see a distant shot, then a close up of marketing material (7c & 7d). Notice they are selling products with 60 MPH and 70 MPH Limited Warranty. I find this interesting since the minimum wind requirement in Zone I is 110 MPH.	
You must read the packaging on 7e and 7f and look for ASTM D 3161 Class F to know this product is approved for Texas Windstorm.	
<b>George Taylor – TDI Approved Skylights.....</b>	<b>8a – 8e</b>
I begin exploring Approved Skylights when I replaced my roof on my residence on November 12, 2010. Knowing I needed approved skylights I went to TDI website. In calling “ <b>Birdview Skylights</b> ” to order their product, I talked to the owner quite by accident, and learned that his skylights were not approved for Seacoast nor Zone I – only approved for Zone II. I understood from him that his Skylights were approved at one time, but that approval has been withdrawn.	

The TDI Product Evaluation SK-5 (attached) under the name and address for the Manufacturer it states: “are acceptable for use along the Texas Gulf Coast when installed in accordance with the manufacturer’s installation instructions and this product evaluation.”

**MY COMPLAINT IS THAT AFTER KNOWING I NEEDED TO RESEARCH WINDSTORM APPROVED PRODUCTS, NOTHING ON THE TDI WEB SITE MAKE IT CLEAR TO THE PUCLIC (ME) THAT THE BIRDVIEW SKYLIGHT WAS ONLY APPROVED IN ZONE II.**

**I LIVE IN ZONE I AND COULD POSSIBLY HAVE PURCHASED A PRODUCT I COULD NOT USE AND MAY NOT HAVE BEEN ABLE TO RETURN.**

**TDI WEBSITE IS NOT PRESENTED IN A WAY THE PUBLIC CAN UNDERSTAND AND BENEFIT FROM THE INFORMATION.**

**John Scott – Problems with TDI Approved Front Door..... 9a – 9h**

John Scott works at my agency and explored TDI approved front doors before making a purchase. He purchased a door from *Lowes* and upon inspection, his door could not be approved because he chose Schlage hardware and the door was tested with Qwikset hardware. He has NO WPI – 8 because of the door knob and dead bolt, and his home is uninsurable with TWIA at this time.

Welch Watt with the Texas Department of Insurance Windstorm Division talks about a “Prescriptive Code” that allowed the TDI office to make a decision on matters that are obvious such as this example. When the new code was instituted, the latitude for TDI to implement this Prescriptive Code” was taken away and now must be installed exactly as the product was tested – in this case with a Kwikset Model 700 assembly.

It is literally impossible for every door manufacturer to have their doors tested with every door knob and deadbolt make in this country, and it is unreasonable to expect them to. I submit that the construction of the door frame, the door itself, and the hinge system is what makes a door certifiable.

**John Lindell– Problems with TDI Approved Front Door..... 10a – 10d**

John Lindell went to *Lowes* to acquire a TDI approved Front Door. John Lindell spent a staggering **\$6,218.52** on a front door and can not get a WPI – 8 due to the hardware he chose to purchase. Same problem as John Scott.

**Richard Newsom – Ineligible for TWIA Coverage ..... 11a – 11d**

Richard Newsom is ineligible for TWIA coverage due to not having a WPI – 8 issued on the “entire structure” when it was built circa 1989. Despite showing WPI – 8 on a new roof in January 2004, failure to obtain one on the original structure which was built after the inspection program was put into place January 1, 1988. TWIA cancelled this coverage and refunded the money.

**THIS WAS THE EXACT SITUATION I TALKED TO THE CITY OF  
PORT ARTHUR ABOUT BACK IN 1988. HAD THE CITY ADOPTED AND  
EMBRACED MY IDEA OF OVERSEEING BUILDING PERMITS  
RICHARD NEWSOME A NEW OWNER OF THE HOME WOULD  
NOT BE FACING THIS PROBLEM.**

**DASMA Letter to TDI with TDI response..... 12a – 12c**

I received a copy of the letter written by DASMA (Door and Access Systems Manufacturing Association International) to TDI regarding the problems their members are experiencing in getting products approved in Texas. It seems that the approval process is taking considerably longer in Texas than in other Coastal States on products that have already been approved in places like Dade County Florida.

The letter is self explanatory and has several good ideas that the legislature may want to consider. The problem talked about here is symptomatic of the problem with the Kwikset Door assembly discussed above.

# George Taylor, CIC

---

George Taylor, CIC  
Nederland, Texas 77642

Currently serving as President / General Manager of the Nederland, Texas Offices of the F.B. Taylor Insurance & Real Estate Agency, Inc. We have two other locations (1) Carroll R. Hand Insurance & Real Estate Agency, in Anahuac, Texas, and (2) Craig Insurance Agency, in Clear Lake, Texas.

We specialize in Fire & Casualty, Group Health and Life Insurance, and Real Estate. I currently have 38 years experience in the Insurance Business.

New – We have just launched a residential subdivision project in Groves, called Kelliewood Addition – Phase 1, located at the corner of 25<sup>th</sup> Street and Maple Street. When fully developed, this subdivision will have 59 home sites.

## EDUCATION, PROFESSIONAL DESIGNATIONS, LICENSES HELD

University of Texas, BBA in Insurance	Group I Life Insurance License
Certified Insurance Counselor Designation	Risk Managers License
Local Recording Agent Insurance License	Real Estate Brokers License

1971 to Present-One year following graduation from college, I was employed as a Life Insurance Salesman for the Aetna Life & Casualty. In December 1972 joined the family agency. At that time my responsibility was to continue to sell life insurance. Since that time my responsibilities expanded to management of all operations of the agency and to community relations.

1967 to 1971 - While attending the University of Texas in 1969 I became a file clerk for the "Company License" Division of the State Board of Insurance as it was called at the time. I worked part time during the school year, and full time during the summers.

PERSONAL: Married, one child

1a

# George Taylor, CIC

---

**Insurance Degree from the University of Texas - Austin** Received a BBA Degree in Insurance from the University of Texas. Following graduation, sold Life Insurance for the Aetna Life Insurance Company for one year before joining my father in the Insurance Agency.

**Past President - Port Arthur Association of Independent Insurance Agents** Served for one year as Chapter President and as President, oversaw the writing of the Insurance for the Port Arthur Independent School District.

**Aetna Home Office School** Attended this six week school in Hartford, Connecticut, for Insurance education classes, five days a week and eight hours per day. Following eight hours of exams, was awarded the prestigious "Blue Ribbon" which was earned by the top 10% of the class.

**Past President - Texas Chapter of Certified Insurance Councilors** Served as the President for the State of Texas Chapter of Certified Insurance Councilors during 1993. The Society of Certified Insurance Councilors is an organization dedicated to the education of Insurance Professionals throughout the entire Country. Only 1% of all licensed insurance agents have obtained this distinctive designation.

**Congressional Appointment to Windstorm Reinsurance Committee** Was appointed in January 1992 by Representative Frank Collazo of the Texas House of Representatives, to serve on a newly authorized committee to study the Reinsurance options available to the Texas Catastrophe Property Insurance Association, commonly referred to as the Windstorm Pool.

**Chairman - Texas Education Committee – Society of Certified Insurance Counselors.** Appointed in January 1994 and served through 2003 on this committee for the Society of Certified Insurance Councilors. This committee plans and reviews institutes, agenda, faculty, facilities, evaluations and promotional material:

- a) Co-Chairman -Year 2001
- b) Chairman - Year 2002

**Committee Member - Texas Windstorm Insurance Association** Appointed in May 1996 and currently serves on the underwriting committee of the Texas Windstorm Insurance Association. This committee reviews, analyzes, and makes recommendations to the Board of Directors in all matters pertaining to the Underwriting of Windstorm Insurance for the coastal counties of the entire State of Texas, including Jefferson and Chambers County.



**Committee Member - Independent Insurance Agents of Texas - Windstorm Committee** Appointed in August 1988 and served a two year term on this very important committee. This organization represents the Independent Agents of the State of Texas. This is one way for all the coastal agents who have to write windstorm insurance along the Gulf Coast to be heard in Austin, Texas. We are currently looking at ways to offer broadened coverage's (ie: Business Interruption Insurance), larger limits, better applications, and easier ways of doing business, etc. for the agents of the Gulf Coast.

**Allstate Insurance Company Agents Advisory Committee Member-** Appointed June 2000. The Agents Advisory Committee meets with Company Executives and provides feedback regarding all aspects of the Insurance Company's operations including but not limited to: rates, policy forms, service, claims handling, new products, new software, etc.

**Automobile Insurance Agents of Texas (AIAT)** Appointed to the Board of Directors in March 2001. This organization promotes the interest of agents writing automobile insurance in the state of Texas. Although there are many "auto only" agents that are members of this association, this organization has a large membership and the conventions are very well attended.

**Port Arthur Chamber of Commerce** – Appointed in June 2004 to serve on the Board of Directors of the Port Arthur Chamber of Commerce in Port Arthur, Texas. Appointed to the Executive Board in 2005.

- Served on the Port Arthur Chamber of Commerce, Executive Board and the Board of Directors.
- Airport Task Force Chairman

**Port Arthur Higher Education Foundation Board of Trustees (Lamar University)** – Appointed to this Board May 2005.

**Concert Association of Southeast Texas** – Board Member appointed May 2004

**Texas Windstorm Insurance Association (TWIA)** - Appointed April 2010 to the newly formed "Actuarial / Underwriting Committee". This committee was formed as a result of legislative changes following Hurricane Ike.

**Licenses Held** (a) Risk Manager, (b) Life & Health, (c) HMO, (d) Local Recording Agent, (e) Real Estate Broker

ORGANIZATIONS:

Active member of the Port Arthur Rotary Club  
Active member of the Port Arthur Chamber of Commerce  
Past President - Independent Insurance Agents of Port Arthur  
Past President - ***Texas Chapter***-Certified Insurance Counselors  
Past President - Seacabin Condominium Homeowners Assn.  
Past Board Member - Texas CIC Education Committee  
Past Chairman – Texas CIC Education Committee  
Past Board Member– ***Automobile Insurance Agents of Texas***  
Member of United Methodist Temple  
Underwriting Committee Member-**Texas Windstorm Insurance Association** (Texas Windstorm Pool)  
Past Board Member- **Independent Insurance Agents of Texas**  
(IIAT) Windstorm Committee  
Active member of the Port Neches – Port Arthur - Nederland  
Board of Realtors and Multiple Listing Services.

HOBBIES:

Licensed Pilot and Aircraft Owner  
Fishing, Sailing and other Outdoor Activities

# ***F.B. Taylor***

Insurance & Real Estate

Phone (409) 729-5551 Fax (409) 729-7744

P.O. Box 1346, Nederland, Texas 77627  
1509 S. Hwy 69, Nederland, Texas 77627

To: Texas Windstorm Board of Directors

From: George Taylor, CIC

Re: Mandatory Inspections for WPI - 8

Date: June 3, 2005

Board of Directors – Texas Windstorm Insurance Association:

I am sorry that I could not be here in person to speak to you as I have a meeting with one of my Insurance carriers in Houston at the same as this meeting. I have asked James Elbert to read this letter to you regarding my deep concerns in making the Texas Windstorm Inspections for WPI – 8's a mandatory function.

Randy Wipf called me about 6 weeks prior to the May 4th meeting in Beaumont, where TDI was conducting a series of Meetings across Texas to inform the public and other interested parties about the TWIA rules and how to obtain a WPI-8.

I can not speak to the other meetings in Texas, nor the meeting in Beaumont that took place from 4:00PM to 5:00PM, but I did attend the meeting from 6:00PM to 7:00PM. It appeared that the same sign-up sheet that was used for the early meeting also served for the later meeting. If my memory serves me correctly there were about six (6) attendees total.

At the session I attended there was a husband and wife there who practice the life and health area of insurance. I think they are trying to get into the P&C business, as he mentioned the name of some Surplus Lines carriers he was using. Basically there were two people in the audience, as I did not count myself, and six (6) people from the Texas Department of Insurance staff. Welch Watt and Sam Nelson were the TDI spokesmen and carried the meeting.

I personally contacted our local MLS (Realtors - Multiple Listing Services) and had the notice of the meeting posted on the MLS bulletin board. Note that all listings are now done via the web, so every realtor must call up that site ever morning to view, add, change or look for available property, and the bulletin board is the first thing to "pop-up" on your screen and you must clear it before doing anything else, so it must have been read by all of the Realtors.

There was only ONE realtor that showed up, and she left early, thus a line was drawn through her name, and although I knew her, I think she is retired and not

2a

practicing the real estate business at this time. The practicing Realtors apparently DID NOT find this meeting important and DID NOT attend.

I was showing property in my role as a Real Estate Broker in Groves, Texas the morning of the TDI meeting. We asked the owner of the home if he had a WPI-8 for the vinyl siding and the roof. He did not know what I was talking about. I also for fun, asked the listing realtor, and she did not know what I was talking about either.

My buyer had a contractor with him that morning to represent his interest by looking over the home. The vinyl siding was very loose on the house and I am certain that it was not installed properly, nor was the added-on carport that was "attached" to the home.

I told the buyer that if he decided to make an offer on the home, that I would put language into the "Special Provisions" of the contract, that the owner would provide a WPI-8 for the vinyl, carport, and roof and the closing would be contingent on receiving those forms. Oh yes, the contractor that my buyer brought over to look over the house, has been in the business for 17 years and has never heard about these inspections.

This is just my latest example of the problem we are having with WPI - 8's. If you need more examples of the problem we are experiencing, I can give you as many examples as you feel you need.

I made the motion during an Underwriting Meeting that these inspections be made "MANDATORY" and placed this matter on the agenda at the November 2004 Board Meeting. I spoke at that meeting, but I was very disappointed at the lack of enthusiasm and interest in making these inspections MANDATORY.

Welch Watt, Manager of the Texas Department of Insurance Windstorm Inspection Division, posed the question to me following the TDI meeting in Beaumont on May 4th, "What do we do to get people interested in and attend these meetings?" The answer is simple - make the inspections MANDATORY and impose a fine to those contractors who do not comply. **Why is it that we can not get this done???**

There is a very old definition of INSANITY. INSANITY is where we continue to do the same thing over and over again expecting a different outcome. Ladies and Gentlemen, this matter of attempting to educate the public, architects, builders, Realtors, etc. truly fits the definition of INSANITY especially since we have been trying this since January 1, 1988 and it is not working. Something else must be done.

It amazes me that during the course of home construction, there are plumbing inspections, electrical inspections, slab inspections all conducted by the

2b

inspection departments of the Cities where these homes are being built and the Cities require construction to be done in accordance with building codes – NO EXCEPTIONS.

Why is the Wind Inspection considered "optional" and no one feels that it is important to have this done. The "optional nature" of this inspection is sending the wrong message to everyone involved, especially when it is NOT optional when you need a TWIA policy as the coverage can only be issued if there is a WPI - 8 on the property.

I submit to you that the public does not have a clue about the WPI - 8 and they rely on the City Inspectors to look after their interest as they know nothing about electrical, plumbing, etc. The public that I have talked to is astonished to learn that with all the city inspections that are done, the windstorm inspections are not part of that process.

It believe that the TWIA Board of Director's role is one of a fiduciary nature and should be taking steps to protect the public and to do the things necessary to run the TWIA, but this Board seems to continually duck the responsibility of this subject. **Why?**

I hear that perhaps we must get the legislature to make this change. I feel that a committee whose goal is to get this done – find out what is required, and go lobby the legislature and do not quit until this problem is fixed.

We must do something to get these inspections made MANDATORY!

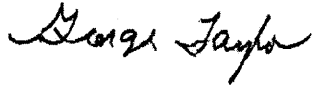
I am a Real Estate Broker and a member of the Texas Association of Realtors. I would be happy to serve on a committee to meet with the TAR. I feel that we should immediately request that specific questions relating to roofs, vinyl siding, add-ons, new windows, carports, etc. be asked on the "Sellers Disclosure" which is a required form that must be completed and attached to the Earnest Money Contract. Furthermore, I would suggest that if any of the answers to those questions are "Yes" that it be required that the "WPI – 8" be attached for those repairs or modifications.

I would respectfully request that I be allowed to sit on a joint committee between the insurance and real estate industry to formulate the wording of this addition to the "Sellers Disclosure" primarily so that I could be sure that it was done correctly. I am always amazed at the language in some of the newer forms, that have obviously not been well thought out and are many times confusing and lend themselves to more than one interpretation. I can assure you that if asked to serve on this committee, you will not have to worry about an interpretation problem stemming from the language in the form.

2c

Thank you for your time, and please feel free to call me at any time if you have any comments or questions.

Sincerely yours,

A handwritten signature in cursive script that reads "George Taylor".

George Taylor, CIC  
*Certified Insurance Counselor*

P.S. My buyer passed on the home with the bad vinyl, and carport that was sagging. I think my explaining to him about the WPI-8 and windstorm inspections played a big role in him moving on and looking for something else.

2d



**TEXAS DEPARTMENT OF INSURANCE**  
 Property & Casualty Program - Windstorm Inspections / MC 103-1E  
 333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104  
 (512) 322-2203 or Fax • (512) 322-2273

**CERTIFICATE OF COMPLIANCE**

<b>Date of Construction:</b>	11/05/2010	<b>Certification Number:</b>	569921
<b>Application ID:</b>	634912	<b>Building Type:</b>	HOUSE
<b>Zone Type:</b>	RESIDENTIAL		
<b>Certification Type:</b>	<b>Certification Detail:</b>	<b>Certification Date:</b>	<b>Engineer/Non-Engineer:</b>
ROOF	ENTIRE RE-ROOF	11/12/2010	NON-ENGINEERED

**Location of Property to be Insured:**

<b>Street</b>	<b>Lot</b>	<b>Block</b>	<b>Tract or Addition</b>
4001 BLACKBERRY LANE			
<b>City</b>	<b>County</b>	<b>State</b>	
PORT ARTHUR	JEFFERSON	TEXAS	
INSIDE CITY LIMITS			
INLAND I - INLAND I - 2006 IRC INTL RESIDENTIAL CODE			

THE INFORMATION CONTAINED IN THIS ELECTRONIC FORM HAS BEEN PROVIDED TO INDICATE EVIDENCE OF CERTIFICATION BY THE TEXAS DEPARTMENT OF INSURANCE. THIS INFORMATION CONFIRMS THAT THE CONSTRUCTION LISTED HAS BEEN EITHER ERECTED, ALTERED, AND/OR REPAIRED IN ACCORDANCE WITH THE BUILDING CONSTRUCTION REQUIREMENTS FOR WINDSTORM COVERAGE AS OUTLINED IN SECTION 6A, ARTICLE 21.49 OF THE TEXAS INSURANCE CODE.

Sec. 2210.257. DEPOSIT OF FEES. All fees collected by the department under this subchapter shall be deposited to the credit of the Texas Department of Insurance operating account.

Added by Acts 2005, 79th Leg., Ch. 727, Sec. 2, eff. April 1, 2007.

Sec. 2210.258. MANDATORY COMPLIANCE WITH BUILDING CODES; ELIGIBILITY. (a) Notwithstanding any other provision of this chapter, to be eligible for insurance through the association, all construction, alteration, remodeling, enlargement, and repair of, or addition to, any structure located in the catastrophe area that is begun on or after the effective date of Sections 5 through 49, H.B. No. 4409, Acts of the 81st Legislature, Regular Session, 2009, must be performed in compliance with the applicable building code standards, as set forth in the plan of operation.

(b) The association may not insure a structure described by Subsection (a) until:

(1) the structure has been inspected for compliance with the plan of operation in accordance with Section 2210.251(a); and

(2) a certificate of compliance has been issued for the structure in accordance with Section 2210.251(g).

Added by Acts 2009, 81st Leg., R.S., Ch. 140E, Sec. 31, eff. June 19, 2009.

Sec. 2210.259. SURCHARGE FOR CERTAIN NONCOMPLIANT STRUCTURES. (a) A noncompliant residential structure insured by the association as of September 1, 2009, under Section 2210.251(f) that had been approved for insurability under the approval process regulations in effect on September 1, 2009, is subject to an annual premium surcharge in an amount equal to 15 percent of the premium for insurance coverage obtained through the association. The surcharge under this subsection applies to each policy issued or renewed by the association on or after the effective date of Sections 5 through 49, H.B. No. 4409, Acts of the 81st Legislature, Regular Session, 2009, and is due on the issuance or renewal of the policy.

4



Texas Department of Insurance Windstorm Inspections

**ASPHALT SHINGLE PRODUCTS THAT CONFORM TO THE 2006 INTERNATIONAL RESIDENTIAL CODE (IRC) AND 2006 INTERNATIONAL BUILDING CODE (IBC), AS MODIFIED WITH 2006 TEXAS REVISIONS**  
 Effective January 1, 2008 (Revised February 22, 2008)

The 2006 IRC and IBC, with 2006 Texas Revisions, require asphalt shingle roof coverings installed in areas where the basic wind speed is 110 mph or higher to conform to ASTM D 3161, Class F, or as an alternative, determined in accordance with ASTM D 6381 and UL 2390.

Asphalt shingle manufacturers have tested their asphalt shingle roof covering products to these standards and the asphalt shingle wrappers shall bear a label indicating compliance with ASTM D 3161, Class F or using one of the alternative methods listed. Asphalt shingles tested to ASTM D 3161, Class F, are appropriate for installation on sloped roofs. (Reference: IRC Sect. R905.2.6 and IBC Sect. 1504.1.1) As an alternative, asphalt shingles may be tested to determine the resistance of the sealant to uplift force using ASTM D 6381 and for the installation to be designed using UL 2390 to determine appropriate uplift and force coefficients applied to the shingle. (Reference: IBC Sect. 1609.5.2) The alternative method is not referenced in the IRC, but may be applied to residential structures. Asphalt shingles tested to ASTM D 6381 are appropriate for installation on sloped roofs. ASTM D 7158 combines ASTM D 6381 and UL 2390 into one standard. ASTM D 7158 is not referenced in the 2006 IRC or IBC. ASTM D 7158 is referenced in the 2007 Supplement to the 2006 IRC and IBC, and most manufacturers have embraced ASTM D 7158 testing and labeling of their products. Asphalt shingles tested to ASTM D 7158 are appropriate for installation on sloped roofs.

**Wind Resistance of Asphalt Shingles Summary:**

**ASTM D 3161, Class F** – Asphalt shingles tested and labeled on the wrapper as conforming to ASTM D 3161, Class F are acceptable for installation where the basic wind speed is less than or equal to 130 mph.

**Alternative Test Methods:**

**ASTM D 6381/UL 2390** –Asphalt shingles tested and labeled on the wrapper as conforming to ASTM D 6381 and UL 2390, Class G are acceptable for installation where the basic wind speed is less than or equal to 120 mph. Asphalt shingles tested and labeled on the wrapper as conforming to ASTM D 6381 and UL 2390, Class H are acceptable for installation where the basic wind speed is less than or equal to 130 mph.

**ASTM D 7158** – Asphalt shingles tested and labeled on the wrapper as conforming to ASTM D 7158, Class G are acceptable for installation where the basic wind speed is less than or equal to 120 mph. Asphalt shingles tested and labeled on the wrapper as conforming to ASTM D 7158, Class H are acceptable for installation where the basic wind speed is less than or equal to 130 mph.

APPLICABILITY OF ASPHALT SHINGLE TESTS TO CATASTROPHE ZONES			
ZONE	BASIC WIND SPEED	ASTM D 3161	ASTM D 6381/UL 2390 OR ASTM D 7158
INLAND II	110	Class F	Class G or Class H
INLAND I	120	Class F	Class G or Class H
SEAWARD	130	Class F	Class H

**Notes:** Asphalt shingles must conform to the appropriate classification for either ASTM D 3161, ASTM D 6381/UL 2390, or ASTM D 7158. Conformance with more than one standard is not required.



### Insurance & HMOs

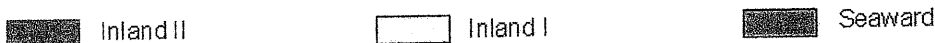
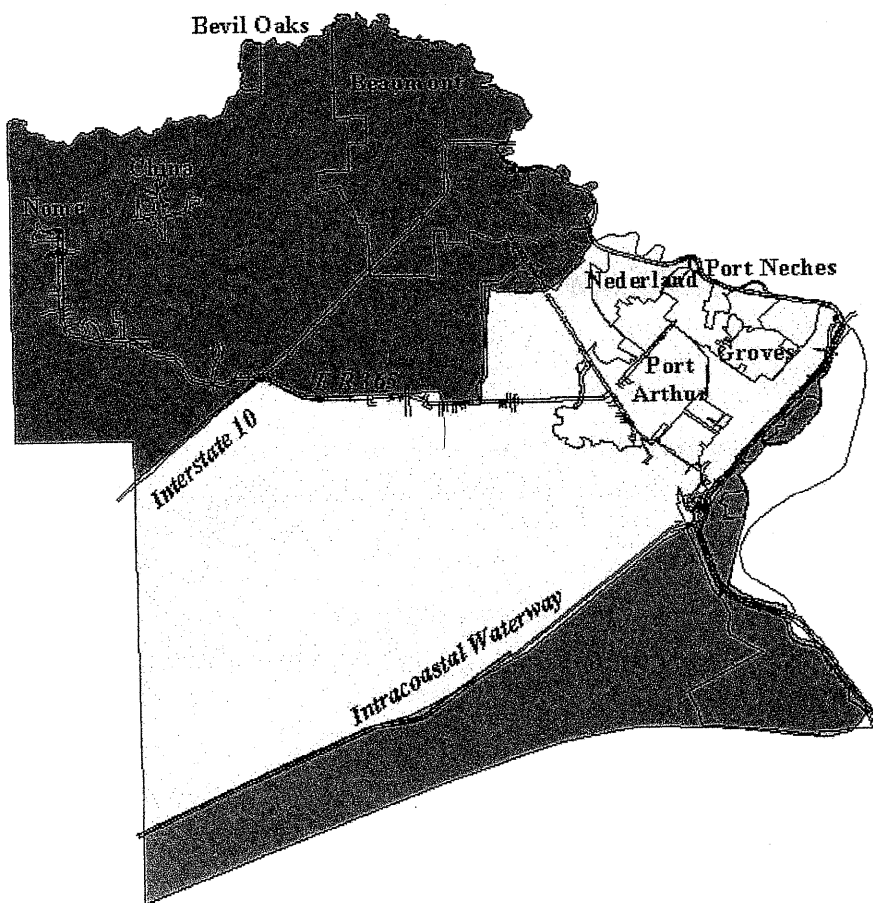
[Back to Previous Page](#)

## Jefferson County

- [View Map](#)
- [List of Communities](#)
- [Description of Dividing Line](#)

[List of Appointed Engineers in Jefferson County \(PDF\) Revised!](#)

[Complete list of Appointed Engineers Revised!](#)



*Notes: All structures located inside the city limits of a city or town which is divided by the dividing line between inland I and inland II shall be subject to the Inland II requirements.*

**List of Communities**

6

**Lowes**

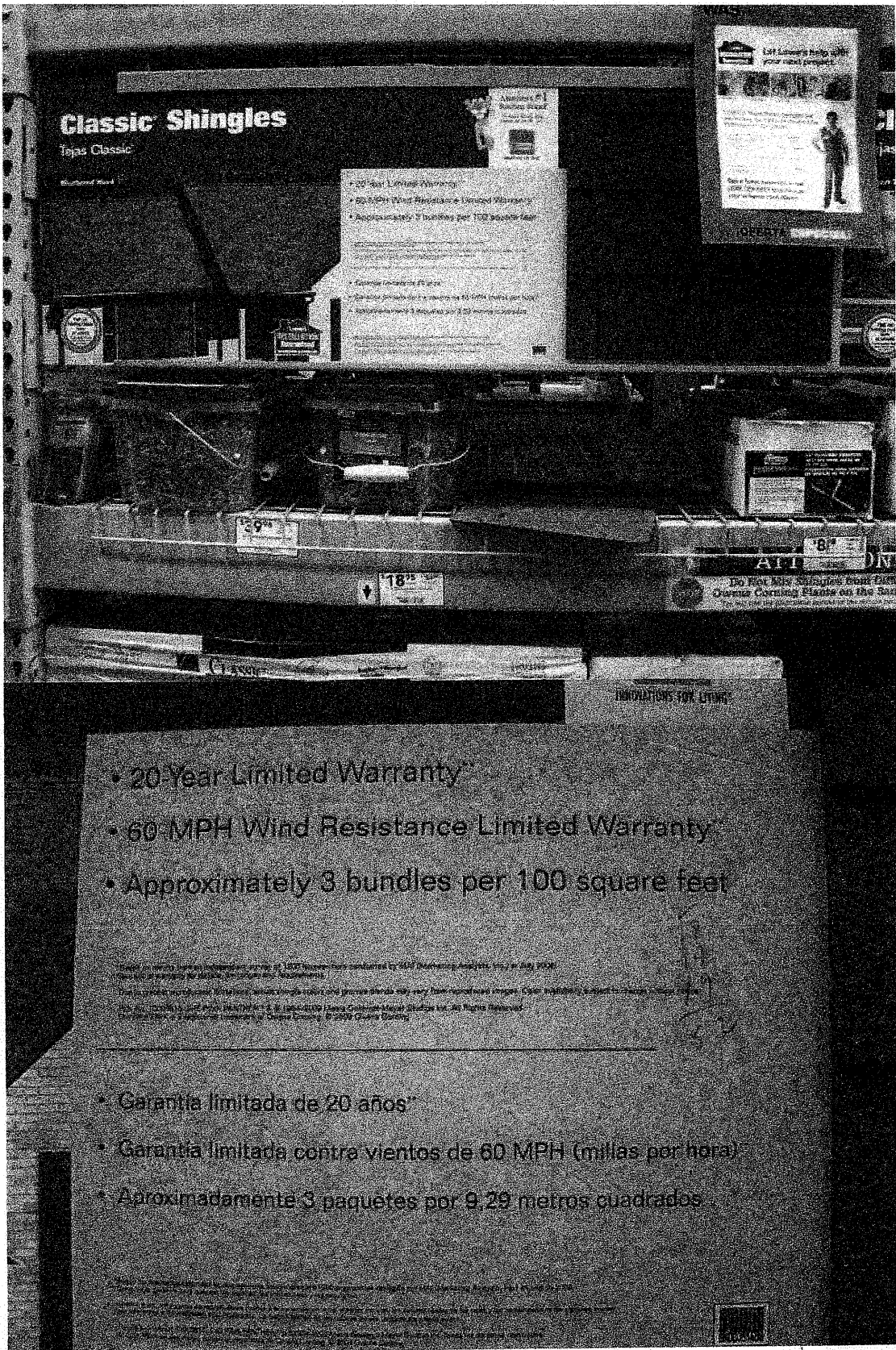
**Aisle With Shingles**

**Port Arthur, Texas**

7a



7b



# Classic Shingles

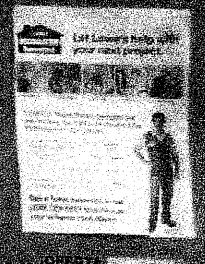
Tejas Classic

Decorative Board

• 20-Year Limited Warranty\*  
 • 60 MPH Wind Resistance Limited Warranty  
 • Approximately 3 bundles per 100 square feet

\*Warranty limited to 20 years. See warranty for details. Coverage may vary by state. See retailer for details.  
 Wind resistance limited to 60 MPH. See warranty for details. Coverage may vary by state. See retailer for details.

Coverage limited to 20 years.  
 Wind resistance limited to 60 MPH. See warranty for details. Coverage may vary by state. See retailer for details.



18.95

18.95

8.95

Do Not Mix Shingles from Different Manufacturers on the Same Roof

- 20-Year Limited Warranty\*
- 60 MPH Wind Resistance Limited Warranty
- Approximately 3 bundles per 100 square feet

\*Warranty limited to 20 years. See warranty for details. Coverage may vary by state. See retailer for details.  
 Wind resistance limited to 60 MPH. See warranty for details. Coverage may vary by state. See retailer for details.

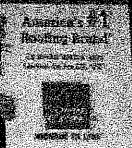
- Garantía limitada de 20 años\*
- Garantía limitada contra vientos de 60 MPH (millas por hora)
- Aproximadamente 3 paquetes por 9.29 metros cuadrados

\*Warranty limited to 20 years. See warranty for details. Coverage may vary by state. See retailer for details.  
 Wind resistance limited to 60 MPH. See warranty for details. Coverage may vary by state. See retailer for details.

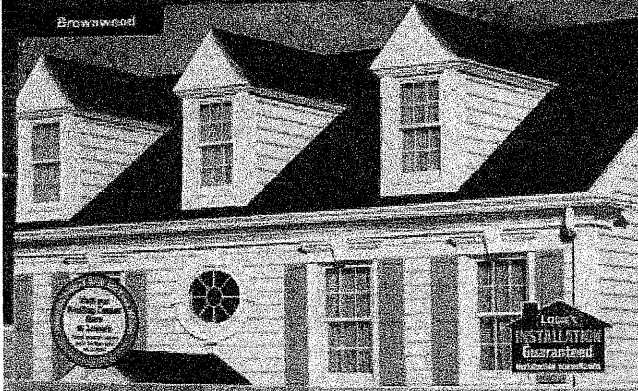
7c

# Oakridge Shingles

Tejas Oakridge



Brownwood



- 30-Year Limited Warranty
- 70-MPH Wind Resistance Limited Warranty
- Algae Resistance Limited Warranty
- Approximately 3 bundles per 100 square feet

- Garantía limitada de 30 años
- Garantía limitada contra vientos de 70 MPH (millas por hora)
- Garantía limitada contra algas
- Aproximadamente 3 paquetes por 9,29 metros cuadrados



- 30-Year Limited Warranty
- 70-MPH Wind Resistance Limited Warranty
- Algae Resistance Limited Warranty
- Approximately 3 bundles per 100 square feet

Read or download the complete details of this Limited Warranty at [www.oakridge.com](http://www.oakridge.com). For more information, contact your local distributor or call 1-800-854-7663. © 2003 Owens Corning Fiberglas, Inc. All rights reserved. The name and logo are trademarks of Owens Corning Fiberglas, Inc. All other trademarks are the property of their respective owners.

- Garantía limitada de 30 años
- Garantía limitada contra vientos de 70 MPH (millas por hora)
- Garantía limitada contra algas
- Aproximadamente 3 paquetes por 9,29 metros cuadrados

7d

**ICC ESR-1372**



**REPAIRED ROOF COVERING MATERIALS  
DEGREE OF RESISTANCE TO EXTERNAL FIRE - CLASS A  
WIND RESISTANCE**

**ALSO CLASSIFIED IN ACCORDANCE WITH ASTM D 3161 CLASS F  
and/or ASTM D7158**

**ASTO UPLIFT RESISTANCE CLASS H  
ALSO CLASSIFIED IN ACCORDANCE WITH ASTM D 3462  
WHEN APPLIED IN ACCORDANCE WITH  
INSTRUCTIONS INCLUDED WITH THIS ROOFING**

**R-2453 ISSUE NO. M-107,007**

**MATERIALES PREPARADOS PARA COBERTURA DE TECHOS  
GRADO DE RESISTENCIA AL FUEGO EXTERNO - CLASE A  
RESISTENCIA AL VIENTO**

**TAMBIÉN CLASIFICADO EN CONFORMIDAD CON ASTM D 3161 - CLASE F  
TAMBIÉN CLASIFICADO EN CONFORMIDAD CON UL 2390/ASTM D6381  
Y/O ASTM D7158**

**PARA AUMENTAR LA CLASE H DE RESISTENCIA  
TAMBIÉN CLASIFICADO EN CONFORMIDAD CON ASTM D 3462  
AL SER APLICADO SIGUIENDO LAS INSTRUCCIONES QUE SE  
INCLUYEN JUNTO CON EL TECHO**

**R-2453 EMISIÓN No. M-107,007**

**ASTM D 3462**

**LA3.2**

*ASTM D  
3161  
class F*

*7e*

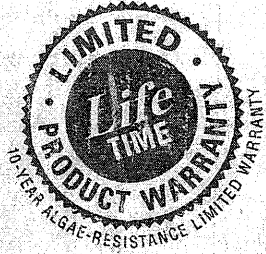
**Notes:**

Use and utilize a separation card

Store (less than 110 °F/43 °C); avoid direct. Avoid storing in air in 90 °F/32 °C. If not in compliance with these sheets may be attached to each other.

**Warranty**

Limited. You can obtain a copy of www Owens Corning.com or communicate



**ICC ESR-1372**

**UL LISTED**

PREPARED ROOF COVERING MATERIALS  
 DEGREE OF RESISTANCE TO EXTERNAL FIRE - CLASS A  
 WIND RESISTANCE  
 ALSO CLASSIFIED IN ACCORDANCE WITH ASTM D 3161 CLASS F  
 ALSO CLASSIFIED IN ACCORDANCE WITH UL 2390/ASTM D6381  
 and/or ASTM D7158  
 AS TO UPLIFT RESISTANCE CLASS H  
 ALSO CLASSIFIED IN ACCORDANCE WITH ASTM D 3462  
 WHEN APPLIED IN ACCORDANCE WITH  
 INSTRUCTIONS INCLUDED WITH THIS ROOFING  
 R-2453 ISSUE NO. M-107007

MATERIALES PREPARADOS PARA COBERTURA DE TECHOS  
 GRADO DE RESISTENCIA AL RIEGO EXTERNO - CLASE A  
 RESISTENCIA AL VIENTO  
 TAMBIEN CLASIFICADO EN CONFORMIDAD CON ASTM D 3161 - CLASE F  
 TAMBIEN CLASIFICADO EN CONFORMIDAD CON UL 2390/ASTM D6381  
 y/o ASTM D7158  
 PARA AUMENTAR LA CLASE H DE RESISTENCIA  
 TAMBIEN CLASIFICADO EN CONFORMIDAD CON ASTM D 3462  
 AL SER APLICADO SIGUIENDO LAS INSTRUCCIONES QUE SE  
 INCLUYEN JUNTO CON EL TECHO  
 R-2453 EMISION No. M-107007

**ASTM D 3462**

LA3.2

**Miami-Dade County Product Control Approval**  
**NOA NO: 08-0118.18**  
**Expiration Date: 07/19/11**  
**Approval Date: 03/20/08**

**Notice**  
The Product Control Number for this product was granted by the Miami-Dade Office of Code Compliance. The Office tested the product for wind and water infiltration in accordance with procedures described in Chapter 34, as amended, of the South Florida Building Code. The procedure outlined in the code measures and describes performance of the product under controlled laboratory conditions. The test procedure reflects the performance of the product under actual, installed conditions and does not alter the terms of our limited warranty.

**Control de productos aprobado por el concejal de Miami-Dade**  
**No. NOA: 08-0118.18**  
**Fecha de caducidad: 07/19/11**  
**Fecha de aprobación: 03/20/08**

**Aviso**  
El Número de Control de Producto, para este producto, fue otorgado por la Oficina de Cumplimiento de Códigos de Miami-Dade. La Oficina examinó el producto en cuanto a la infiltración de viento y agua de acuerdo con los procedimientos descritos en la Sección 34, corregidos, del Código de Construcción del Sur de Florida. El procedimiento de examen define el código cuantifica y describe el comportamiento del producto bajo condiciones controladas en el laboratorio. El procedimiento de examen refleja el comportamiento del producto bajo las condiciones actuales instaladas, y no altera los términos de nuestra garantía limitada.

7f



**George Taylor**

**Sky Lights**

8a



**Insurance & HMOs**

**Product Evaluation Index**

**Skylights**

- Product Evaluation Index

<i>Rectangular skylights - impact resistant</i>		
<b>Manufacturer/Distributor</b>	<b>Product(s)</b>	<b>Report Number</b>
Maxim Industries, Inc.	Self Flashing and Curb Mount Skylights	SK-13 (PDF)
Maxim Industries, Inc.	Model DGCM Curb Mont Skylights	SK-18 (PDF)
Velux-America, Inc.	Velux Skylights	SK-14 (PDF)

<i>Rectangular skylights - non-impact resistant</i>		
<b>Manufacturer/Distributor</b>	<b>Product(s)</b>	<b>Report Number</b>
Birdview Skylights	Birdview Skylights	SK-05 (PDF)
Velux-America, Inc.	Velux Skylights	SK-03 (PDF)

<i>Rectangular Skylights - Non-Impact Resistant</i>		
<b>Manufacturer/Distributor</b>	<b>Product(s)</b>	<b>Report Number</b>

*Tubular Skylights - Impact Resistant*

86

Manufacturer/Distributor	Product(s)	Report Number
ODL, Inc.	EZ10/EZ145SP Tubular Skylights	SK-06 (PDF)
Solatube International, Inc.	SoloMaster and Brighten Up Series Tubular Daylight Devices (Polycarbonate)	SK-16 (PDF)
Solatube International, Inc.	Model 160 DS and Model 290 DS Daylighting System	SK-19 (PDF)
Solatube International, Inc.	Model 750 DS Daylighting System	SK-20 (PDF)
Sun-Tek Manufacturing, Inc.	Sun-Tek Tube Skylights(STTCM 21", 14" and 10" Polycarbonate)	SK-07 (PDF)
Velux-America, Inc.	Models TSF, TTF, TSR, TTR and TCR Sun Tunnel Skylights (Polycarbonate)	SK-15 (PDF)

***Tubular Skylights - Non-Impact Resistant***

Manufacturer/Distributor	Product(s)	Report Number
Sun-Tek Manufacturing, Inc.	Sun-Tek Tube Skylights, STT 21", 14", and 10"	SK-17 (PDF)
Solatube International, Inc.	SoloMaster and Brighten Up Series Tubular Daylight Devices (Acrylic)	SK-01 (PDF)
Solatube International, Inc. <i>New!</i>	Model 160 DS and Model DS Daylighting System	SK-21 (PDF)
Solatube International, Inc. <i>New!</i>	Model 330 DS and Model 750 DS Daylighting System	SK-22 (PDF)
Velux-America Inc.	Models TSF, TTF, TSR, TTR, and TCR Sun Tunnel Skylights	SK-12 (PDF)

For more information contact: [WindStorm@tdi.state.tx.us](mailto:WindStorm@tdi.state.tx.us)

Last updated: 09/14/2010



Texas Department of Insurance  
 333 Guadalupe, Austin 78701  
 P.O. Box 149104, Austin 78714  
 (512) 465-6100  
 About TDI  
 Compact with Texans  
 Contact Information  
 Consumer Help  
 Job Opportunities  
 Report Fraud  
 History & More

Helpful State Links  
[Texas.gov Portal](#)  
[TRAIL State Search](#)  
[TX Homeland Security](#)  
[Texas State Spending](#)

Site Resources  
[Accessibility](#)  
[Site Index](#)  
[Site Policies](#)  
[Webmaster](#)

Sc

# TEXAS DEPARTMENT OF INSURANCE

Engineering Services / MC 103-3A 333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104  
Phone No. (512) 322-2212 Fax No. (512) 463-6693

---

## PRODUCT EVALUATION SK-5

Effective April 1, 2006

*The following product has been evaluated for compliance with the wind loads specified in the International Residential Code (IRC) and the International Building Code (IBC). This product shall be subject to reevaluation 3 years after the effective date.*

*This product evaluation is not an endorsement of this product or a recommendation that this product be used. The Texas Department of Insurance has not authorized the use of any information contained in the product evaluation for advertising, or other commercial or promotional purpose.*

*This product evaluation is intended for use by those individuals who are following the design wind load criteria in Chapter 3 of the IRC and Section 1609 of the IBC. The design loads determined for the building or structure shall not exceed the design load rating specified for the products shown in the limitations section of this product evaluation. This product evaluation does not relieve a Texas licensed engineer of his responsibilities as outlined in the Texas Insurance Code, the Texas Administrative Code and the Texas Engineering Practice Act.*

**Birdview Skylights, Non-Impact Resistant, manufactured by:**

**BIRDVIEW SKYLIGHTS  
201 Longhorn Road  
Fort Worth, Texas 76179  
(817) 439-9266**

are acceptable for use along the Texas Gulf Coast when installed in accordance with the manufacturer's installation instructions and this product evaluation.

## PRODUCT DESCRIPTION

Birdview Model TBCM Skylights are thermal-break, curb-mounted domed skylights. Model TBCM skylights are equipped with aluminum flashing and are acceptable with fixed polycarbonate glazing. This report includes individual, non-impact resistant skylights based on the following tested configurations:

### **Model TBCM \* \* \* \* 0074 (Fixed Configuration, Thermal Break, Curb-Mounted, Domed Skylight)**

Individual SKP HC80 85 1291 x 2561 (51 X 101)

Individual SKG C150 60 (31 x 55)

The skylight identification number (\* \* \* \*) correlates with the appropriate skylight dimensions in the series.

### **The following applies to all skylights**

**Frame Construction:** The skylights are constructed of extruded aluminum framing.

### **Glazing Material:**

Birdview Model TBCM Skylights shall be equipped with polycarbonate dome glazing. The polycarbonate dome glazing includes an inner dome constructed of 0.100" thick polycarbonate (GE Lexan 9034) and an outer dome constructed of 0.118" polycarbonate (GE Lexan XL10).

8d

**PRODUCT DESCRIPTION (Continued)**

**Glazing Method:**

Model TBCM skylights are exterior glazed. Aluminum retaining angles are secured to the domes with #10 x 3/8" HWHS spaced 2 1/2" from each end on 9" centers. Domes and retaining angles are fastened to the curb frame with #10 x 3/8" stainless steel HWHSWS screws spaced 2 1/2" from each end on 9" centers.

**Product Identification:** A label will be affixed to the skylight. The label includes the manufacturer's name, performance characteristics and approved inspection agency to indicate compliance with AAMA/WDMA 101/I.S.2/NAFS-02.

**LIMITATIONS**

Design Pressures

Model ID	Maximum Width (Inches)	Maximum Length (Inches)	Label Design Pressure (psf)
Model TBCM 1820 to Model TBCM 5094	51	101	+ 80 / -85

**Orientation:** Skylights must be oriented as specified in the manufacturer's instructions. The skylight height and width are not interchangeable.

**Impact Resistance:** The skylights listed above do not satisfy the Texas Department of Insurance criteria for windborne debris. These skylight assemblies will need to be protected with an impact protective system in areas where windborne debris protection is required.

**Acceptance of Smaller Assemblies:** Skylight assemblies with width and height dimensions equal to or smaller than those specified in this evaluation report are acceptable within the limitations specified.

**INSTALLATION INSTRUCTIONS**

**General Installation Requirements:**

Manufacturer's installation instructions must be followed, unless otherwise specified by this product evaluation. The roof framing members shall be a minimum Southern Pine framing material (SG ≥ 0.55).

The skylight package does not include fasteners. The skylight assembly shall be secured to a site-fabricated wood curb. The wood curb shall consist of 2 x 4 Southern Pine lumber (minimum). The skylight assembly shall be fastened to the curb with #14 x 1" lag screws placed approximately 2" from each end and at 10" on center. The curb shall be fastened to the roof framing with 16d nails (toe-nailed) spaced at 6" on center.

**Note:** The manufacturer's installation instructions shall be available on the job site during installation. All fasteners shall be corrosion resistant as specified in the International Residential Code (IRC) and the International Building Code (IBC).

**John Scott**

**Front Door**

9a

# TEXAS DEPARTMENT OF INSURANCE

Engineering Services / MC 103-3A 333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104  
 Phone No. (512) 322-2212 Fax No. (512) 463-6693

**PRODUCT EVALUATION**  
 DR-330

Effective August 1, 2008

*The following product has been evaluated for compliance with the wind loads specified in the International Residential Code (IRC) and the International Building Code (IBC). This product shall be subject to reevaluation 3 years after the effective date.*

*This product evaluation is not an endorsement of this product or a recommendation that this product be used. The Texas Department of Insurance has not authorized the use of any information contained in the product evaluation for advertising, or other commercial or promotional purpose.*

*This product evaluation is intended for use by those individuals who are following the design wind load criteria in Chapter 3 of the IRC and Section 1609 of the IBC. The design loads determined for the building or structure shall not exceed the design load rating specified for the products shown in the limitations section of this product evaluation. This product evaluation does not relieve a Texas licensed engineer of his responsibilities as outlined in the Texas Insurance Code, the Texas Administrative Code, and the Texas Engineering Practice Act.*

**6'8" Height, "Smooth Star", "Fiber Classic", "Classic Craft" and "Classic Craft Rustic" Glazed, Impact-Resistant, Fiberglass Single & Double Doors with and without Impact-Resistant Sidelites, Inswing / Outswing, manufactured by:**

**Therma-Tru Corporation**  
 118 Industrial Drive  
 Edgerton, OH 43517  
 Tel. (419) 298-1740

will be acceptable in designated catastrophe areas along the Texas Gulf Coast when installed in accordance with engineering drawings TX-3180, TX-3181, TX-3182, TX-3183 and TX-3184 (dated 7-9-08, signed and sealed by Wendell W. Haney, P.E., on 7-23-08), the manufacturer's installation instructions, and this product evaluation report.

**PRODUCT DESCRIPTION**

This product consists of glazed fiberglass side-hinged doors hung in wood frames. This product evaluation report is for door assemblies based on tested constructions to provide the following assemblies:

**General Description:**

Assembly	Description	Label Rating
1	3'0" x 6'8" Glazed Fiberglass Single Door, Inswing / Outswing; (X)	Inswing +47 / -53 PSF Outswing +50 / -50 PSF
2	6'0" x 6'8" Glazed Fiberglass Single Door with Sidelite, Inswing / Outswing; (XO, OX)	Inswing +49.2 / -50 PSF Outswing +49.2 / -50 PSF
3	9'0" x 6'8" Glazed Fiberglass Single Door with Sidelites, Inswing / Outswing; (OXO)	Inswing +49.2 / -50 PSF Outswing +49.2 / -50 PSF
4	6'0" x 6'8" Glazed Fiberglass Double Door, Inswing / Outswing; (XX)	Inswing +47 / -53 PSF Outswing +50 / -50 PSF
5	12'0" x 6'8" Glazed Fiberglass Double Door with Sidelites, Inswing / Outswing; (OXXO)	Inswing +47 / -53 PSF Outswing +50 / -50 PSF

John

**From:** John [johns@fbtaylor.com]  
**Sent:** Monday, June 29, 2009 8:26 AM  
**To:** JOHNS@FBTAYLOR.COM  
**Subject:** FW: Kwikset Door Hardware

**From:** Jasperson, Steve [mailto:sjasperson@thermatru.com]  
**Sent:** Sunday, June 28, 2009 8:23 AM  
**To:** Sam.Nelson@tdi.state.tx.us; Tony.Redondo@tdi.state.tx.us  
**Cc:** Jasperson, Steve; rickw@rwbldgconsultants.com; johns@fbtaylor.com  
**Subject:** RE: Kwikset Door Hardware

am

Good morning ..... just a quick follow up to the question of our approved locksets for TDI approval. We tested our entry doors using the Kwikset 700 Series/Ultramax/Signature Series lock and deadbolt hardware.

The Kwikset 700 Series/Ultramax/Signature Series lock and deadbolt hardware are BHMA Grade 2 hardware. All BHMA Grade 2 hardware is tested and certified to ANSI/BHMA A156.2 to provide the same minimum operational, structural, security and cycling performance per the excerpt below.

As long as we first provide a statement from our Test Labs Licensed Professional Engineer, that our door systems have been tested with Grade 2 lock and deadbolt hardware, and that any BHMA Certified Grade 2 lock and deadbolt hardware would provide the same performance in our door systems, would you approve any Grade 2 lock and deadbolt hardware for TDI approved use in any TDI approved Therma-Tru door system.

If this is unacceptable, would you let me know how we can get other Kwikset Models and other lock and deadbolt manufacturers hardware approved to be used in our door systems

Best regards

Steve Jasperson  
THERMA-TRU DOORS  
Code and Regulatory Compliance Manager  
Tel: 419.298.1740 x 1894

**ANSI/BHMA A156.2**

**American National Standard for Bored and Preassembled Locks & Latches**

Standard ANSI/BHMA A156.2-2003 establishes requirements for bored and preassembled locks and latches

Tests and required results in this standard include:

- Operational
  - Strength
  - Cycle
- Security
- Material Evaluations
- Finish

Product grades are defined by progressive performance benchmarks in the given tests, with Grade 1 being the highest level of performance.

Grade 1 must be able to withstand 300 lbf-in.

Grade 2 must be able to withstand 150 lbf-in.

Grade 3 must be able to withstand 120 lbf-in.

The last digit of the product number identifies the Grade of a BHMA product

no/no

9c



PROJECT ESTIMATE

780 DEADBOLT SATIN NICKLE

CONTACT: SCOTT, JOHN  
CUST #: 30539329

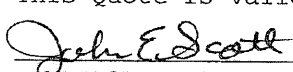
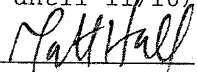
SALESPERSON: HALL, MATT  
SALES #: 1340688

PROJECT NUMBER: 307157031

DATE ESTIMATED: 10/11/10

QTY	ITEM #	ITEM DESCRIPTION	VEND PART #	PRICE
1	192542	Deadbolt Single Cylinder Grade 780 15		39.45
			TOTAL FOR ITEMS	39.45
			FREIGHT CHARGES	0.00
			DELIVERY CHARGES	0.00
			TAX AMOUNT	3.25
			TOTAL ESTIMATE	42.70

This Quote is valid until 11/10/10.



10-11-10  
 \_\_\_\_\_  
 MANAGER SIGNATURE DATE

THIS ESTIMATE IS NOT VALID WITHOUT MANAGER'S SIGNATURE.  
 THIS IS AN ESTIMATE ONLY. DELIVERY OF ALL MATERIALS CONTAINED IN THIS  
 ESTIMATE ARE SUBJECT TO AVAILABILITY FROM THE MANUFACTURER OR SUPPLIER.  
 QUANTITY, EXTENSION, OR ADDITION ERRORS SUBJECT TO CORRECTION. CREDIT  
 TERMS SUBJECT TO APPROVAL BY LOWES CREDIT DEPARTMENT.

LOWES IS A SUPPLIER OF MATERIALS ONLY. LOWES DOES NOT ENGAGE IN THE PRACTICE  
 OF ENGINEERING, ARCHITECTURE, OR GENERAL CONTRACTING. LOWES DOES NOT ASSUME  
 ANY RESPONSIBILITY FOR DESIGN, ENGINEERING, OR CONSTRUCTION; FOR THE  
 SELECTION OR CHOICE OF MATERIALS FOR A GENERAL OR SPECIFIC USE; FOR  
 QUANTITIES OR SIZING OF MATERIALS; FOR THE USE OR INSTALLATION OF MATERIALS;  
 OR FOR COMPLIANCE WITH ANY BUILDING CODE OR STANDARD OF WORKMANSHIP.

9d

THERMALTRU  
CLASSIC CRAFT #7

1-800-843-7668



-SOS SALE-  
SALES #: S1151CAG 796916 11-15-08  
87462 CC16-SINGLE DOOR 1,254.99  
CC16 SINGLE DOOR  
[PICK UP LATER]  
ORIG. PO#: 68172877  
INVOICE #4811 SUBTOTAL : 64.99



DOOR TO MEET  
TEXAS WINDSTORM  
CODE

INVOICE 09029 SUBTOTAL : 173.04  
INVOICE 84811 SUBTOTAL : 1,264.99  
SUBTOTAL : 1,438.03  
TAX: 118.64  
BALANCE DUE: 1,556.67  
DISC: 1,556.67

THIS DOES NOT  
INCLUDE LABOR  
TO INSTALL

DOOR TO COME IN  
12-2-09

DISC XXXXXXXXXXXXX2152 015028  
AMOUNT: 1,556.67

1151 TERMINAL: 09 11/15/08 11:32:18

# OF ITEMS PURCHASED: 3  
EXCLUDES FEES, SERVICES AND SPECIAL ORDER ITEMS

THANK YOU  
FOR SHOPPING LOWE'S

RECEIPT REQUIRED FOR CASH REFUND.  
PURCHASE REFUNDS REQUIRE.  
30 DAY WAIT PERIOD FOR CASH BACK.  
STORE MGR: KHALID BOXHARI

WE HAVE THE LOWEST PRICES, GUARANTEED!  
IF YOU FIND A LOWER PRICE, WE WILL  
BEAT IT BY 10%. SEE STORE FOR DETAILS

9e

John

**From:** Garcia, Margarita [Margarita.Garcia@bdhhi.com]  
**Sent:** Friday, January 25, 2008 1:30 PM  
**To:** Jasperson, Steve  
**Subject:** 700 SERIES LOCKS

STEVE,

HERE IS THE EMAIL YOU ASKED FOR TO INFORM YOU THAT ALL 720,730,740,788 ETC ARE PART OF THE 700 SERIES UNDER THE ULTRAMAX SIGNATURE. ALL OF OUR MODELS THAT ARE FROM 700-788 ARE CONSIDERED THE 700 SERIES. THERE IS NOTHING IN WRITING THAT ACTUALLY STATES THAT ITS JUST OUR TERMINOLOGY ON DESCRIBING OUR MODELS IF THIS IS NOT ENOUGH PLEASE FEEL FREE TO CALL US BACK I HOPE THIS SHOULD BE SUFFICIENT

*Margarita Garcia*  
*Customer Service Representative*  
9701 Da Vinci  
Lake Forest, Ca 92610  
949-672-4883  
-800-327-5625 Ext 4883  
margarita.garcia@bdhhi.com

---

The information transmitted is intended only for the person or entity to which it is addressed and

---

9f

FAQ

Search FAQ

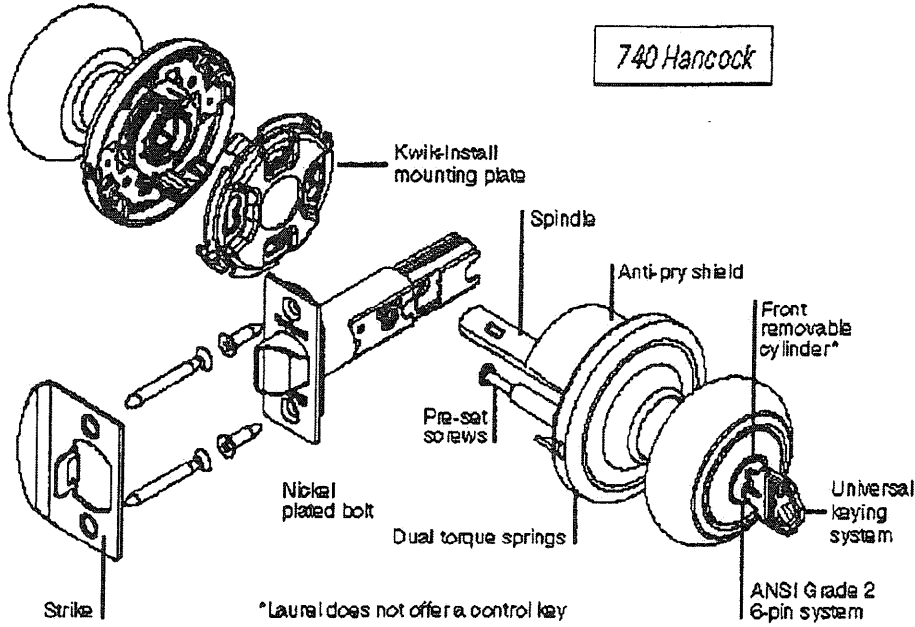
Register Product

Login to My Portal



[Help](#)

Kwikset UltraMax Knob - Parts Explosion



Documents

No documents matching this FAQ.

Rate This Faq

Let us know how we're doing.

98  
10/7/2010



# TEXAS DEPARTMENT OF INSURANCE

Windstorm Inspections / MC 103-1E 333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104  
(512) 322-2203 or toll free 1-(800) 248-6032 Fax (512) 322-2273 TDI website: www.tdi.state.tx.us

## FIELD FORM Form WPI-7

APPLICATION ID #:	DATE: 06/09/09	TIME: 9:46am	INSP REQ TIME: 55 min	INSP #: 3-1
SITE ADDRESS: 1408 INDEPENDENT			TOWN: TUCKER TOWNSHIP	
OWNER/BUILDER: JERRY DOOT		INSPECTOR NAME (Print): MAUR E. HARVEY		

- House     Detached Garage     House/Garage w/Breezeway     Other: \_\_\_\_\_

A re-inspection will be performed only after the inspector-of-record has been contacted; therefore, please call your local field office at \_\_\_\_\_ for the next inspection after deficiencies have been corrected, if applicable.

The Texas Department of Insurance will perform inspection(s) within 48 hours from requested inspection date, excluding weekends, state and/or national holidays.

- Approved  
 Incomplete  
 Disapproved  
 Cancelled

### Location

- Inland I  
 Inland II  
 Seaward

Roof Pitch(s):	NA
DP(s):	MRH: 15'
Existing Decking:	NA

### INSPECTOR COMMENTS:

Primary: FLOOR DECK REPLACEMENT

DP: 136

TILE/MA - T&V - CORPORATION  
CLASSIC CRAFT

SYSTEM # 7 INSULATION

3" X 8" WOOD SCREW

DOOR INSTALLED PER SYSTEM # 7.

UNABLE TO VERIFY KUMBUSET SERIES 700

Floor Joists

SCHEMATIC F360 ON-SITE

WILL NEED TO VERIFY IF

PRODUCT IS AVAILABLE

Sketch:

TDI Inspector Signature

9h

**John Lindell**

**Front Door**

# TEXAS DEPARTMENT OF INSURANCE

Engineering Services / MC 103-3A 333 Guadalupe Street P.O. Box 149104 Austin, Texas 78714-9104  
Phone No. (512) 322-2212 Fax No. (512) 463-6693

---

## PRODUCT EVALUATION DR-136

Effective November 1, 2005  
Revised November 1, 2006

*The following product has been evaluated for compliance with the wind loads specified in the **International Residential Code (IRC)** and the **International Building Code (IBC)**. This product shall be subject to reevaluation 3 years after the effective date.*

*This product evaluation is not an endorsement of this product or a recommendation that this product be used. The Texas Department of Insurance has not authorized the use of any information contained in the product evaluation for advertising, or other commercial or promotional purpose.*

*This product evaluation is intended for use by those individuals who are following the design wind load criteria in Chapter 3 of the IRC and Section 1609 of the IBC. The design loads determined for the building or structure shall not exceed the design load rating specified for the products shown in the limitations section of this product evaluation. This product evaluation does not relieve a Texas licensed engineer of his responsibilities as outlined in the Texas Insurance Code, the Texas Administrative Code and the Texas Engineering Practice Act.*

Fiberglass Doors, **Non-impact Resistant**, manufactured by

**Therma-Tru Corporation**  
**118 Industrial Drive**  
**Edgarton, Ohio 43517**  
**(800) 346-9141**

also marketed under the name **Benchmark by Therma-Tru** will be acceptable in designated catastrophe areas along the Texas Gulf Coast when installed in accordance with the manufacturer's installation instructions and this product evaluation.

## PRODUCT DESCRIPTION

### General Description:

The fiberglass doors evaluated in this report are non-impact resistant. This product evaluation report includes the following:

### Classic-Craft

**Frame Construction:** The head jambs and side jambs are constructed with finger jointed pine measuring  $4\frac{5}{8}$ " x  $1\frac{1}{4}$ ". The head jambs and side jambs are mortised, butted and joined using staples or wood screws. The inswing doors used Therma-Tru self-adjusting in-swing aluminum saddle thresholds and the outswing units used Therma-Tru aluminum outswing bumper thresholds. Sidelite frames constructed of finger-jointed pine measuring  $4\frac{5}{8}$ " x  $1\frac{1}{4}$ ". The head jamb, sill jamb and side jambs are mortised, butted and joined using wood screws.

**Panel Construction:** Door and sidelites panels are 1.68" thick and consist of two sheet molding compound (SMC) skins with a minimum thickness of 0.095" (door panels) and 0.070" (sidelites). The skins are glued to wood/wood composite stiles and rails and the core is filled with 1.9 lbs. of BASF polyurethane foam. The door and sidelite panels may be routed or molded to receive tempered insulated glass lites. The sidelite sashes are secured to the wood jambs with (12) #8 x 2" long Phillips flat head wood screws.

### Fiber-Classic

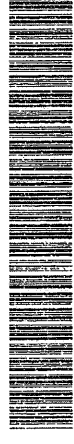
**Frame Construction:** The head jambs and side jambs are constructed with finger jointed pine measuring  $4\frac{5}{8}$ " x  $1\frac{1}{4}$ ". The head jambs and side jambs are mortised, butted and joined using

SALES #: 81151851 1078364 08-26-09

84623 THERMA TRU 6/0 X 6/8 4,753.73  
MAHOGANY ASHURST BRUSHED  
5,281.92 DISCOUNT EACH -528.19  
[PICK UP LATER]

ORIG. PO#: 83989786

INVOICE 78572 SUBTOTAL : 4,753.73



INVOICE 78570 SUBTOTAL : 650.25  
INVOICE 78571 SUBTOTAL : 257.70  
INVOICE 78572 SUBTOTAL : 4,753.73  
SUBTOTAL : 5,661.68  
TAX: 43.44  
BALANCE DUE: 6,075.12

LCC: 500.00  
VISA: 5,575.12  
TOTAL DISCOUNT: 556.84

LCC XXXXXXXXXXXX3887

**INSTALLATION SERVICES CUSTOMER CONTRACT - MWORK - INT/EXT/PATIO DOOR**

LOWE'S OF PORT ARTHUR, TX, STORE # 1151	STORE PHONE: (409) 729-8851
8383 MEMORIAL BLVD	SALESPERSON: BRANDON SAVOIE
PORT ARTHUR, TX 77640	SALESPERSON ID: 1078364
	Document Print Date : 08/26/2009

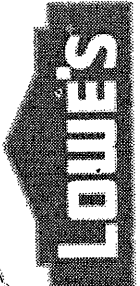
This is only a Quote for the merchandise and services printed below. This becomes an agreement upon payment and an endorsement by a Lowe's register validation. Upon such payment and endorsement, the entire agreement, including the specifically completed pages of this document, the Terms and Conditions included with this document and any other addenda or attachments hereto, shall be referred to herein as this "Contract."  
**PLEASE READ THIS ENTIRE DOCUMENT, INCLUDING THE "TERMS AND CONDITIONS," BEFORE SIGNING.**

**Lowe's Registration or Contractor License Number / Lowe's Contractor Name**

<b>S O L D T O</b>	Customer Name <b>JOHN LINDELL</b>	Home Phone <b>409-729-1272</b>
	Customer Address <b>8341 CHIMNEY ROCK CT</b>	Other Phone
	City <b>PORT ARTHUR</b>	Zip / Postal Code <b>77642</b>
	Installation Address <b>8341 CHIMNEY ROCK CT</b>	Installation State/Province <b>TX</b>
	Installation City <b>PORT ARTHUR</b>	Installation Zip/Postal Code <b>77642</b>

**MERCHANDISE AND INSTALLATION SUMMARY**

<b>MERCHANDISE SUMMARY</b>	
84623 : THERMA TRU 6/0 X 6/8 : SOS : SOS THERMATRU CLASSICRAFT PREFIN : MAHOGANY ASHURST BRUSHED NICKEL SEE HARD-COPY FAX WITH PO SOS SPECIAL BUILD W/NICKEL CAMING : HUTTIG BUILDING PROD. - DALLAS - QTY 1	
1155 : STK : 1X4X8' SELECT PINE : 1X4X8' SELECT PINE - QTY 4	
1158 : STK : 1X6X8' SELECT PINE : 1X6X8' SELECT PINE - QTY 1	
2881 : STK : PNE CASE W218 2-1/8"X5/8"X7' : PNE CASE W218 2-1/8"X5/8"X7' - QTY 3	



462691611161

100



3355 : STK : PNE QTRD 106 11/16 X 11/16 8' : PNE QTRD 106 11/16 X 11/16 8' - QTY 1 3487 : STK : PNE S4S 254 11/16 X 1/2 8' : PNE S4S 254 11/16 X 1/2 8' - QTY 3 91658 : STK : 2X8X8 ACQ TOP CHOICE TREATED : 2X8X8 ACQ TOP CHOICE TREATED - QTY 1 133635 : STK : BB HANDLESET KNOB PLY/GEO : BB HANDLESET KNOB PLY/GEO - QTY 2	<b>Materials Price</b> \$ 5568.27
---	--------------------------------------

INSTALLATION DESCRIPTION	Labor Charges	Detail Deduction
Stock or SOS : SOS Select Location : Front Door Side Lights or Transoms : No Hidden Damage Description : None Install Specialized Morrise Hardware : No Total Linear Feet of Custom Trim to be Installed : 21 Customer Understands Scope of the Project : Yes Additional Miles Traveled over 20 : 0 Local Disposal Fee : Yes Other Work Charge : Yes	\$ 650.25	-\$ 0.00
Door Type : Exterior Select New Door : Double Pre-Hung Hardwood (Mahogany or Oak) Door : No Number of additional holes bored for accessories : None Install Storm Door : No Deliver Door : Yes Permit Required : No Bring Up To Code Description : None Describe Other Work Needed : labor to alter header so new door will clear and to relace sill Comments : Installer is not rehangng storm doors		

<p style="text-align: center;"><b>Additional Specifications:</b></p> <p>Notation: Lowe's will not make structural modifications, paint or stain or remove/reinstall security system equipment. Customer is responsible to advise if property is governed by Historic District Regulations.                      Additional Specifications: The Environmental Protection Agency (EPA) has requested that Lowe's notify installation customers that a lead based paint hazard may exist in dwellings built prior to 1978. See pamphlet EPA 747-K-99-001 for details.</p>
--

<b>TOTAL CHARGES OF ALL MERCHANDISE AND SERVICES</b>	\$ 6218.52
<small>*where applicable labor is taxable,check local tax restrictions.</small>	

**Richard Newsom**

**Ineligible for TWIA**

11a

# Texas Windstorm Insurance Association

5700 South MoPac, Building E, Suite 530, Austin, Texas 78749  
P.O. Box 99090, Austin, Texas 78709-9090  
(512) 899-4900 / Fax (512) 899-4950

F B Taylor Ins & Real Estate Agency Inc  
P.O. Box 1346  
Nederland, TX 77627-1346

**Date:** August 16, 2010  
**Binder Number:** 72102400  
**Insured:** Richard C Newsom

The Texas Windstorm Insurance Association has received an application for this insured(s). Additional information and/or premium are required prior to issuance of a policy. To assist in providing coverage we are issuing a binder for sixty (60) days beginning 12:01 A.M. June 25, 2010.

**IN ORDER TO ISSUE A POLICY, WE MUST HAVE THE FOLLOWING INFORMATION AND/OR PAYMENT IN OUR OFFICE PRIOR TO EXPIRATION OF THE SIXTY (60) DAY BINDER.**

Promptly return this letter with the requested information and/or payment to reach this office before the sixty (60) day binder expires. Failure to provide the requested information and/or payment prior to binder expiration will require a new standard application together with a check for the full amount due, using current dates.

Please note that a policy will not be issued without the requested information.

**Applicable Item(s):** 1

Since structure was commenced on or after 1-1-88 forward WPI-8 form from the Texas Department of Insurance. To request a copy of the WPI-8, or information of how to obtain the form, contact the Texas Department of Insurance at: 800-248-6032.

**Applicable Item(s):** 1

Lupe Ramirez  
Underwriter - (512) 899-4912

008BCB2A

Agent

11b

SEP 8 2010



TEXAS WINDSTORM  
INSURANCE ASSOCIATION  
P.O. Box 99090 • Austin, Texas 78709-9090  
Bank of America, N.A. Dallas, Texas

32-2  
1110

510810

72102400

August 30, 2010

VOID AFTER 180 DAYS

Y \$\*\*SEVEN HUNDRED EIGHTY-EIGHT AND 76/100 DOLLARS

\$ 788.76

IN THE ORDER OF F B Taylor Ins & Real Estate Agency Inc

Richard C. Newsom

⑈510810⑈ ⑆111000025⑆ 001390023547⑈

TEXAS WINDSTORM  
INSURANCE ASSOCIATION  
AUSTIN, TEXAS

PLEASE DETACH AND KEEP THIS STATEMENT  
RECEIPT NOT REQUIRED, RETURN BOTH PARTS IF ERROR IS FOUND.  
BY ENDORSEMENT THIS CHECK IS ACCEPTED IN FULL PAYMENT OF FOLLOWING.

510810

SEP 11 2010  
FB Taylor Ins & Real Estate

Refund Check  
Return Amount

939

\$788.76

2400

Payee: F B Taylor Ins & Real Estate Agency Inc

FBI

Address To: F B TAYLOR INS & REAL ESTATE AGENCY INC  
P.O. BOX 1346  
NEDERLAND, TX 776271346

Chk#: 510810

11c



**TEXAS DEPARTMENT OF INSURANCE**  
Property & Casualty Program - Windstorm Inspections / MC 103-1E  
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104  
(512) 322-2203 or Fax • (512) 322-2273

### CERTIFICATE OF COMPLIANCE

Date of Construction:	01/26/2004	Certification Number:	274969
Application ID:	329947	Building Type:	HOUSE
Zone Type:	RESIDENTIAL		
Certification Type:	Certification Detail:	Certification Date:	Engineer/Non-Engineer:
ROOF	ENTIRE RE-ROOF	01/28/2004	NON-ENGINEERED

**Location of Property to be Insured:**

<b>Street</b>	<b>Lot</b>	<b>Block</b>	<b>Tract or Addition</b>
3407 MEMPHIS			
<b>City</b>	<b>County</b>	<b>State</b>	
NEDERLAND	JEFFERSON	TEXAS	
INSIDE CITY LIMITS			
INLAND I - INLAND I - 2000 IRC INTL RESIDENTIAL CODE			

THE INFORMATION CONTAINED IN THIS ELECTRONIC FORM HAS BEEN PROVIDED TO INDICATE EVIDENCE OF CERTIFICATION BY THE TEXAS DEPARTMENT OF INSURANCE. THIS INFORMATION CONFIRMS THAT THE CONSTRUCTION LISTED HAS BEEN EITHER ERECTED, ALTERED, AND/OR REPAIRED IN ACCORDANCE WITH THE BUILDING CONSTRUCTION REQUIREMENTS FOR WINDSTORM COVERAGE AS OUTLINED IN SECTION 6A, ARTICLE 21.49 OF THE TEXAS INSURANCE CODE.

11d



1300 Sumner Avenue, Cleveland, OH 44115-2851  
Fax: (216) 241-0105 Phone: (216) 241-7333  
E-Mail: [dasma@dasma.com](mailto:dasma@dasma.com)  
URL: [www.dasma.com](http://www.dasma.com)

July 22, 2010

Via E-mail Correspondence: [Alexis.Dick@tdi.state.tx.us](mailto:Alexis.Dick@tdi.state.tx.us)

Ms. Alexis Dick-Paolik  
Deputy Commissioner of the Inspections Division  
Texas Department of Insurance  
333 Guadalupe  
Austin, TX 78701

Subject: TDI Product Evaluation Process

Dear Ms. Dick-Paolik:

We are writing to seek your help in improving the turnaround time for our members to obtain product evaluation reports via the Texas Department of Insurance (TDI) Windstorm Product Evaluation process.

In the past, TDI product evaluation reports submitted by DASMA members were approved approximately three to four months from the time of a typical product application submission. A three to four month turn around time is consistent with other product evaluation processes that DASMA members have used over the years. Currently, however, TDI staff is taking eight months or more from the time of DASMA member submittals for just the first review of an application. Final approval of an evaluation report could now likely take over a year from the time of submittal. From follow-up conversations with TDI staff, it appears that the increased processing time is due to the number of product applications, the level of detail now required by the application process, and the limited resources of the TDI staff.

The extended delay time, and corresponding restriction in the available supply of products, is affecting the Texas Gulf Coast built environment in several ways:

- Product installations subverting the system, that may or may not meet the current requirements.
- Installation of older, previously approved products that do not meet the newer requirements.
- Reduced access to the full breadth of potentially available products and the latest innovations.

12a

We recommend that instead of a process free of charge and funded through the general TDI budget, a fee for the product evaluation process in the \$300-\$400 range for each application should be assessed to directly support staff operations. Another state approval process we have been involved with charges fees in that range, which offsets administrative costs. A fee would have two effects:

- The quality of applications would significantly improve
- Staffing would be adequately funded to help achieve an improved turnaround

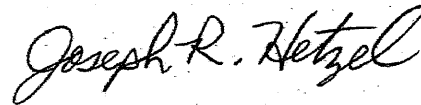
Our understanding of the Texas statutes and regulations is that TDI cannot self-fund its operations. However, we would support legislation or rulemaking to change how TDI funds its Windstorm Product Evaluation process, if this would allow products to be evaluated in a more timely fashion, preferably in a two month turnaround timeframe consistent with what we are familiar with regarding state product approval processing. Normally, industry does not ask for additional fees from regulatory agencies, but in this case the resulting reduced turnaround time for product submittals would help all the various stakeholders well beyond the fees absorbed by industry.

In addition, we recommend that the TDI staff closely examine their process, and streamline and simplify where possible. Redundancies such as extensive reviews of drawings and calculations stamped and sealed by Texas design professionals should be targeted for such streamlining and simplifying.

A number of DASMA member companies have had TDI product evaluation reports since the 1990's and have had a cordial relationship with the TDI staff ever since. DASMA members have met regularly over the years with the TDI staff to update the evaluation process related to our product category, including a meeting last November in Austin. We trust that this ongoing cordial relationship will help us work toward a successful solution to help bring products more quickly to the Texas market for the benefit of the built environment.

We look forward to your response.

Sincerely,



JOSEPH R. HETZEL, P.E.  
Technical Director

JRH:emb

12b



**Texas Department of Insurance**

**Property & Casualty Program – Inspections Division**, Mail Code 103-1A  
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104  
512-322-2235 telephone • 512-305-7428 fax • www.tdi.state.tx.us

AUG 17 2010

August 10, 2010

Joseph R. Hetzel, P.E.  
DASMA  
1300 Summer Avenue  
Cleveland, Ohio 44115-2851

Dear Mr. Hetzel:

Thank you for your letter regarding DASMA's concerns with the turnaround time of the TDI Product Evaluation Process. We appreciate your interest and certainly understand that it is in everyone's best interest to produce these evaluation reports in a very expedient manner.

I have discussed this issue with my engineering staff and we have reviewed the current process. We will be implementing several modifications which we believe will accelerate the review and development of the Product Evaluations.

As you are aware, we are very limited in the number of engineers that perform this function, and we receive an average of 1200 new submittals on an annual basis. One submittal may contain several building products from one manufacturer. However, we will make every effort to improve our efficiency and timeliness.

Thank you again and please do not hesitate if you have any additional concerns or any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Alexis Dick-Paolik", with a long horizontal flourish extending to the right.

Alexis Dick-Paolik  
Deputy Commissioner  
Inspections Division

12c