Texas Home Owner Insurance Rate Guide

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Texas Homeowners Insurance

Introduction

Texas law **does not require you to purchase homeowners insurance.** However, if you are financing your home, your lender may require you to purchase insurance.

Understanding Rates

Texas Homeowner Insurance companies base your premium on factors such as the **replacement cost** of your home, its **construction** materials, the **area** where you live, your **claims history**, your **credit score**, and local **fire protection**.

Texas Homeowners Insurance Companies that sell homeowners insurance are at a i I(n) \$ 6.68 0 Texas Homeowners insurance are at a i I(n) \$ 6.68 0 Texas (n) \$ 6.72 0 T

Some companies may offer discounts if you have multiple policies, a newer home, or a good claims history.

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