

January 5, 2012

Marilyn Hamilton  
Property & Casualty Associate Commissioner  
Texas Department of Insurance  
P.O. Box 149104 M/C 104-PC  
Austin, Texas 78701

RE: Amended Agent Instructions and Guidelines Manual

Dear Marilyn:

In accordance with Texas Administrative Code §5.4911 (g), we are submitting an amended Agent Instructions and Guidelines manual (manual).

The manual was revised to incorporate the rates and maximum limits of liability that became effective January 1, 2012. The manual was also revised to incorporate House Bill 3 amendments relating to declination of coverage, minimum retained premium and the new alternative eligibility program. Lastly, the manual was revised to reflect the change from requiring net premium (less commission) to gross premium (including commission) that resulted from the implementation of the new Billing and Commission Project effective January 1, 2012.

Attached to this cover letter are a Property and Casualty Filing Transmittal Form and an amended Agent Instructions and Guidelines Manual.

If you or your staff have any questions, or need additional information, please let me know.

Very truly yours,

David Nardecchia

Cc: Randy Wipf  
Vice President  
Underwriting / Agent Services

Attachments Enclosed