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Senior Actuary  
Manager of Actuarial Analysis

August 14, 2019

Mrs. J'ne Elizabeth Byckovski  
Chief Actuary  
Texas Department of Insurance  
333 Guadalupe Street  
Austin, TX 78714-9104

RE: Texas Windstorm Insurance Association Annual Rate Filing

Dear J'ne:

Section 2210.352 of the Texas Insurance Code states that, not later than August 15 of each year, the Texas Windstorm Insurance Association shall file with the Department a proposed manual rate for all types and classes of risks written by the Association.

This filing is made pursuant to Section 2210.352 (a-1) and fulfills all of the requirements of that subsection.

On August 6, 2019, the Board of Directors of the Association voted to file for uniform 0% changes in both its residential and commercial rates. The most current actuarial review results in indications of +42% and +50% for residential and commercial rates, respectively. The complete residential and commercial analyses are attached.

If you or your staff have any questions or comments, please contact Jerry Fadden or me.

Respectfully,

Xiuyu Li

**Texas Windstorm Insurance Association**

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