



**Xiuyu Li, ACAS, MAAA**  
**Senior Actuary**  
**Manager of Actuarial Analysis**

August 3, 2021

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 3, 2021, the Board of Directors of the Association voted to file for uniform 5% changes in both its residential and commercial rates. The most current actuarial review results in indications of +39% and +46% 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 me.

Respectfully,

Xiuyu Li