



TEXAS WINDSTORM
INSURANCE ASSOCIATION

MEMORANDUM

DATE: August 31, 2023
TO: Marianne Baker, Texas Department of Insurance, Property & Casualty Lines
FROM: Cindy Watkins, Manager, Legal & Compliance
RE: Amended "TWIA Dwelling Policy"

In accordance with Title 28 Texas Administrative Code 5.4911, Texas Windstorm Insurance Association ("TWIA") is submitting the amended "TWIA Dwelling Policy" for Commissioner approval. TWIA has amended the TWIA Dwelling policy form as part of its effort to implement provisions of House Bill 3208, passed during the 88th Texas legislative session. Specifically, House Bill 3208 amended Subsections 2210.204(d) and (e) of the Texas Insurance Code and added Subsections 2210.204(d-1), (d-2), and (d-3). Section 2210.204 requires TWIA to retain the entire annual premium on a policy cancelled by the policyholder unless the policy was cancelled due to one of the reasons enumerated in Subsection 2210.204(d). Accordingly, TWIA has amended the TWIA Dwelling Policy to align with this new statutory requirement.

Attached please find attached a redlined version of the existing policy form showing the proposed changes, as well as a clean copy of the proposed revised policy.