



TEXAS WINDSTORM  
INSURANCE ASSOCIATION

## MEMORANDUM

---

DATE: March 24, 2016  
TO: Marilyn Hamilton, Texas Department of Insurance  
FROM: Jessica Crass  
RE: Filing for Revision to TWIA Commercial Policy Jacket Regarding Premium Surcharge

---

In accordance with Texas Administrative Code 5.4911 and 5.9320, TWIA is submitting revisions to its Dwelling Policy for Commissioner approval. This memorandum is submitted pursuant to Texas Administrative Code 5.9320(c)(1)(B)(iii).

The revisions are being proposed based on the following:

1. As stated in Commissioner's Order No. 4300 (attached), the Texas Department of Insurance recently adopted rules to implement the loss funding provisions of SB 900 enacted by the 84th Texas Legislature, Regular Session. Texas Administrative Code Section 5.4912 of these rules requires TWIA to file policy forms that state the policy is immediately subject to any surcharge that the Commissioner may determine as provided in the loss funding rules, and that the policyholder has 120 days from the date the policyholder receives the notice described in Section 5.4189(b) to pay the surcharge.
2. The revisions will have no direct effect on coverage.

In accordance with the recently-adopted rule Section 5.4912, TWIA will issue only policies that contain the amended language not later than the 60th day after the Department approves the revisions.

Thank you.

Enclosed: Commissioner's Order No. 4300