



James C. Murphy, FCAS, MAAA
Vice President - Actuary

September 28, 2012

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

RE: Texas Windstorm Insurance Association Adjustments to Maximum Liability Limits

Dear Marilyn:

Section 2210.502(a) of the Texas Insurance Code states that, not later than September 30 of each year, the Texas Windstorm Insurance Association shall propose to the Commissioner inflation adjustments to its maximum liability limits at a rate that reflects any change in the BOECKH index.

On August 7, 2012, the Board of Directors of the Association approved the following adjustments:

	<u>Current</u> 2012	<u>Proposed</u> 2013
Dwellings and individually owned townhouses	\$1,773,000	\$1,809,000
Contents of an apartment, condominium, or townhouse	\$374,000	\$379,000
Commercial structures and associated contents	\$4,424,000	\$4,508,000

The limit of liability for governmental buildings and corporeal movable property shall be indexed and adjusted as provided for commercial structures and associated contents, per Texas Insurance Code Section 2210.502(d).

Supporting documents are attached.

We look forward to the Commissioner's approval of the proposed limits. If you or your staff have any questions or comments, please contact John Polak or me.

Respectfully,

A handwritten signature in black ink, appearing to be 'JCM', written in a cursive style.

James C. Murphy

Encl. (2)

Texas Windstorm Insurance Association

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