



# Texas Department of Insurance

Filing & Operations Division – P&C Intake Unit, Mail Code 104-3B  
333 Guadalupe • P. O. Box 149104, Austin, Texas 78714-9104.  
512-322-3575 telephone • 512-490-1016 fax • [www.tdi.texas.gov](http://www.tdi.texas.gov)

## Property and Casualty Filing Transmittal Form

TDI Use Only  
TDI Link Number: \_\_\_\_\_

1. List all companies.  Additional sheet attached (if necessary)

Company Name(s)	NAIC No(s).	TDI USE ONLY	
		EID No(s).	TDI File No(s).
Texas Windstorm Insurance Association	30040		

2. Company Group Name Texas Windstorm Insurance Association Group NAIC No. \_\_\_\_\_
3. Company Filing Number 2015 TWIA PC Form 420
4. Type of Filing:  New Filing  Revision/Replacement: TDI File No. or Link No. \_\_\_\_\_  
*[If revision/replacement, provide TDI File No. or Link No. that is being revised/replaced. If reference filing, refer to Item 8.]*
5. Proposed Effective Date: New 5/1/2015 Renewal \_\_\_\_\_
6. Line of Insurance (Refer to Instructions, Item 6) Property
- 6.a.  Dual Filing. The filing will also be used as part of a multi-peril policy.  
 TDI File No(s). or Link No(s). of previously approved monoline and multi-peril policy: \_\_\_\_\_
- 6.b.  Interline Filing. List applicable lines of insurance: \_\_\_\_\_
7. Contact Person Jennifer Armstrong
- Telephone No. (512) 637-4031 Fax No. (512) 505-2198
- Mailing Address P.O. Box 99090 E-Mail Address \_\_\_\_\_
- City Austin State Texas Zip 78709-9090

TDI may release my e-mail address in response to a public information request  Agree  Do not agree

8. Description of Filing
- Rate Filing (rates, rating manual, rating rule, supporting information, etc.)**
- Initial/No Prior Experience
- Rate Change
- Rates Associated With Forms/Endorsements (endorsement filing # if filed separately \_\_\_\_\_)
- Credit Scoring Model (filing cannot be combined with any other filing type)**
- Underwriting Guidelines (filing cannot be combined with any other filing type)**

**Policy Form**

**Endorsement**

**Manual Rules (other than rating rules)**

**Reference Filing**

Rates: Insurance Company/Advisory Organization Name: \_\_\_\_\_  
TDI File Number or Link Number/Reference Number: \_\_\_\_\_  
Prospective Loss Costs: \_\_\_\_\_

Policy Forms/Endorsements: Insurance Company/Advisory Organization Name: \_\_\_\_\_  
TDI File Number or Link Number/Reference Number: \_\_\_\_\_

Manual Rules: Insurance Company/Advisory Organization Name: \_\_\_\_\_  
TDI File Number or Link Number/Reference Number: \_\_\_\_\_

9. If a similar filing has been made with TDI in the past by your company/group provide company name and TDI File No.(s) or TDI Link No.: \_\_\_\_\_

10. If a deemer provision applies to the filing, do you waive the deemer application?  Yes  No



Texas Windstorm Insurance Association  
Exclusion of Cosmetic Damage to Roof Coverings  
Caused by Hail  
(Form 420) Filing







February 17, 2015

Ms. Marilyn Hamilton  
Property and Casualty, Personal and Commercial Lines, Director  
Texas Department of Insurance  
P.O. Box 149104  
MC 104-PC  
Austin, TX 78714-9104

Reference: Revision to TWIA Residential Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420)

Dear Ms. Hamilton:

In accordance with Texas Administrative Code 5.4911, Texas Windstorm Insurance Association (TWIA or the Association) is submitting revisions to its previously approved Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420) for Commissioner approval.

Changes to this Form are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system, Policy Center. As part of this process, TWIA is reviewing and updating all applications, forms, and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all applications, forms, and correspondences are clear, consistent, and customer-friendly.
2. In regards to Form 420 in particular, TWIA is making several slight changes to the formatting and wording of the form to increase readability, clarity, and consistency with other policy documents

Attached to this cover letter please find: (1) a Property and Casualty Filing Transmittal Form; (2) an Explanatory Memorandum; (3) the previously approved Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420); and (4) the filed revised Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420).

We are currently scheduled to implement the new policy administration system May 1, 2015. As TWIA would like the Form to coincide with the release of the new system, TWIA staff respectfully requests that the revised Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420) be approved effective May 1, 2015.

Should you have questions or require anything further, please feel free to contact me at 512-637-4031.

Sincerely,

A handwritten signature in cursive script that reads 'Jessica M. Crass'.

Jessica M. Crass  
Compliance Specialist

**Texas Windstorm Insurance Association**

5700 South MoPac Expressway, Building A, Austin, Texas 78749 • P.O. Box 99090, Austin, Texas 78709-9090  
512-637-4031 / Fax 512-505-2198



Texas Windstorm Insurance Association  
Exclusion of Cosmetic Damage to Roof Coverings  
Caused by Hail  
(Form 420) Filing



**1. Property and Casualty Filing Transmittal Form**





Texas Windstorm Insurance Association  
Exclusion of Cosmetic Damage to Roof Coverings  
Caused by Hail  
(Form 420) Filing



**2. Explanatory Memorandum**



# Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420) Filing

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## Introduction

In accordance with Texas Administrative Code 5.4911 and 5.9320, TWIA is submitting revisions to its Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420) for Commissioner approval. This Form is included on a policy when the policyholder is receiving a premium credit for having a hail-resistant roof. This memorandum is submitted pursuant to Texas Administrative Code 5.9320(c)(1)(B)(iii).

## Reason for Changes

Changes to the Form are being made based on the following:

1. TWIA is in the process of implementing a new policy administration system, Policy Center. As part of this process, TWIA is reviewing and updating all applications, forms, and correspondence that will be communicated utilizing the system. TWIA's review and updates aim to ensure all applications, forms, and correspondences are clear, consistent, and customer-friendly.
2. In regards to Form 420 in particular, TWIA is making several slight changes to the formatting and wording of the form to increase readability, clarity, and consistency with other policy documents.

## Revisions

For the above reasons, the Form has been revised and reformatted in the following ways:

- Removed logo from header
- Changed formatting of document title and "Notice" from uppercase to title case
- Changed "Signature of the insured" to "Signature on file." When this form is generated and included in the policy package, the insured would have already submitted a signed copy of the form to the Association. Therefore, a signature is already on file. The text has been updated to reflect that the form included with the policy package does not require an additional signature.
- Changed "Form TWIA-420" to "Form No TWIA-420"
- Removed contact information from the bottom of the page
- Changed Form Effective Date from "June 15, 1999" to "May 1, 2015"
- Added TWIA System-Generated Reference Number and Recipient to footer

Pursuant to 5.9320(c)(2)(B)(ii), please find attached a copy of the current TWIA Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail (Form 420) and the filed revised Form.

If you have any additional questions or need more information, please feel free to contact me.



Texas Windstorm Insurance Association  
Exclusion of Cosmetic Damage to Roof Coverings  
Caused by Hail  
(Form 420) Filing



**3. Existing Form 420**



**Texas Windstorm Insurance Association  
Windstorm and Hail**



**EXCLUSION OF COSMETIC DAMAGE TO ROOF COVERINGS CAUSED BY HAIL**

**NOTICE**

This endorsement may be attached only to policies insuring risks eligible and receiving a credit for the installation of impact resistant roof coverings.

The following General Exclusion is added to the policy:

We do not cover cosmetic loss or damage to roof coverings caused by the peril of hail.

Cosmetic loss or damage means

only that damage that alters the physical appearance of the roof covering but does not result in damage that allows the penetration of water through the roof covering or does not result in the failure of the roof covering to perform its intended function, to keep out elements over an extended period of time.

We do cover hail damage to roof coverings that results in damage that will allow the penetration of water through the roof covering or that results in the failure of the roof covering to perform its intended function, to keep out elements over an extended period of time.

Roof covering means:

1. the roofing material exposed to the weather;
2. the underlayments applied for moisture protection;
3. all flashings required in the replacement of a roof covering.

This endorsement is void unless signed by the insured, with the exception that the insured's signature is not required on this endorsement if the TWIA maintains on file a hard copy, microfilm copy, or electronic record copy form of this endorsement containing the signature of the named insured.

\_\_\_\_\_  
Signature of the Insured

\_\_\_\_\_  
Date

Prescribed by the Texas Department of Insurance  
Form TWIA-420 - Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail  
Effective: June 15, 1999

5700 South MoPac Expressway, Building A, Austin, Texas 78749  
P.O. Box 99090, Austin, Texas 78709-9090  
512-899-4900 / Fax 512-899-4950



Texas Windstorm Insurance Association  
Exclusion of Cosmetic Damage to Roof Coverings  
Caused by Hail  
(Form 420) Filing



**4. Revised Form 420**



**Texas Windstorm Insurance Association**  
Windstorm and Hail

**Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail**

**Notice**

This endorsement may be attached only to policies insuring risks eligible and receiving a credit for the installation of impact resistant roof coverings.

The following General Exclusion is added to the policy:

We do not cover cosmetic loss or damage to roof coverings caused by the peril of hail.

Cosmetic loss or damage means only that damage that alters the physical appearance of the roof covering but does not result in damage that allows the penetration of water through the roof covering or does not result in the failure of the roof covering to perform its intended function, to keep out elements over an extended period of time.

We do cover hail damage to roof coverings that results in damage that will allow the penetration of water through the roof covering or that results in the failure of the roof covering to perform its intended function, to keep out elements over an extended period of time.

Roof covering means:

1. the roofing material exposed to the weather;
2. the underlayments applied for moisture protection;
3. all flashings required in the replacement of a roof covering.

This endorsement is void unless signed by the insured, with the exception that the insured's signature is not required on this endorsement if the TWIA maintains on file a hard copy, microfilm copy, or electronic record copy form of this endorsement containing the signature of the named insured.

\_\_\_\_\_  
Signature on file

\_\_\_\_\_  
Date

**Prescribed by the Texas Department of Insurance**  
**Form No. TWIA - 420 - Exclusion of Cosmetic Damage to Roof Coverings Caused by Hail**  
**Effective: May 1, 2015**