



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

September 7, 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 2210.351 of the Texas Insurance Code states that 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 2210.351 and fulfills all of the requirements of that section.

TWIA is proposing a new, optional endorsement to provide separate and additional coverage for other structures as an alternative to the current policy provision, which will also remain in place when the optional endorsement is not selected. If selected by an agent at application, the endorsement will enable the agent to select an additional amount of coverage for other structures in the aggregate, in increments of ten percentage points, up to fifty percent of the total limit for Coverage A. Once the endorsement is approved and implemented, about 2,317 (1% of current in-force book) dwelling residential outbuildings and other non-primary risk items, which are currently scheduled and rated individually, will have the option of providing coverage through use of the other structure endorsement or writing a separate policy. The overall impact on premium written by the Association is expected to be 0. The expected impact on premium of an individual policy varies, predominately in the range of -10% to 10%.

If you or your staff have any questions or comments, please contact me.

Respectfully,

A handwritten signature in black ink, appearing to read 'Xiuyu Li', written in a cursive style.

Xiuyu Li

Texas Windstorm Insurance Association

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