



March 24, 2016

Regulatory Policy Division
Property & Casualty Filings Intake
Texas Department of Insurance
Mail Code 104-3B
P.O. Box 149104
Austin, Texas 78714-9104
Via email: PCFilingsIntake@tdi.texas.gov

Re: Revision to TWIA Residential Policy Regarding Premium Surcharge

Dear Property & Casualty Filings Intake:

In accordance with Texas Administrative Code 5.4911, Texas Windstorm Insurance Association (TWIA or the Association) is submitting a revision to its Residential Policy for Commissioner approval. A separate concurrent filing proposes a related change to the Residential Policy's Declarations Page, and additional concurrent filings propose parallel changes to TWIA's Commercial Policy and Declarations Page.

Attached to this cover letter please find: (1) a Property and Casualty Filing Transmittal Form; (2) an Explanatory Memorandum with enclosure; and (3) the proposed revised section of the Dwelling Policy and the corresponding section of the existing Policy for comparison.

Should you have questions or require anything further, please feel free to contact me at 512-637-2944.

Sincerely,

A handwritten signature in blue ink that reads 'Jessica M. Crass'. The signature is written in a cursive, flowing style.

Jessica M. Crass
Legal & Compliance Manager

CC: Ms. Marilyn Hamilton (via email: marilyn.hamilton@tdi.texas.gov)
Property and Casualty, Personal and Commercial Lines, Director
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