



December 20, 2012

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

RE: Amended Agent Instructions and Guidelines Manual

Dear Marilyn:

In accordance with Texas Administrative Code §5.4911 (g), we are submitting an amended Agent Instructions and Guidelines manual (manual).

The manual was revised to incorporate the rates that will be effective January 1, 2013. The manual has been revised to incorporate House Bill 3 amendments relating to the minimum retained premium (pg. 8) Automatic Building Cost Endorsement form 220(pg. 34-35), and Alternative Eligibility Program (pg. 60)

Attached to this cover letter are a Property and Casualty Filing Transmittal Form and an amended Agent Instructions and Guidelines Manual.

If you or your staff has any questions, or need additional information, please let me know. I can be reached at 512-637-4072 or my email at [mledwik@twia.org](mailto:mledwik@twia.org).

Very truly yours,

Michael Ledwik

Cc: Randy Wipf  
Vice President  
Underwriting / Agent Services

Attachments Enclosed